



**PRESBYTERY OF RIVERSIDE
STATED PREBYTERY MEETING
February 21, 2026
IN-PERSON (@ Palm Springs Presbyterian Church)
PROPOSED DOCKET**



***“Riverside Presbytery:
connecting and supporting
pastors, leaders, and congregations,
in sharing Christ’s transforming love”***
(Presbytery of Riverside Mission Statement)

CONNECTING THROUGH CHRIST
(Presbytery of Riverside Why Statement)

Numbers on Side Denote Report Number

- 9:30 am Registration/Check-In

- 10:00 am Call to Order
 - Opening Prayer
 - Welcome from Host Congregation
 - Reading of Mission Statement and Why Statement
 - Welcome to 1st time Commissioners, Corresponding Members, Guests
 - Declaration of a Quorum
 - Docket Approval

- 10:15 am **(2)** Stated Clerk’s Report/Consent Agenda

- 10:20 am Commissioner to the 227th General Assembly
 - For Action: **Endorse** TE Frances Lin as Co-Moderator of the 227th General Assembly

- 10:25 am **(3)** Committee on Ministry, part 1
 - For Action:
 - **Commission** RE Wendy Lamb to limited pastoral service as a Commissioned Pastor to Redlands, Community, for a three-year term and **Authorize** her to moderate the session, to administer the sacraments, and to officiate at marriages

- 10:30 am Corporate Worship
 - Installation of TE Terra Pennington as Pastor of Palm Springs Presbyterian Church
 - Commissioning of RE Wendy Lamb as Commissioned Pastor of Redlands, Community
 - Offering to support the needs of those under care of our Committee on Preparation for Ministry

- 11:30 am Presbyterian Investment and Loan Program

- 11:40 am **(4)** Commissioners to the Synod of Southern California & Hawai’i

- 11:45 am **(5)** Property, Finance, Investment, and Fund Development

- 11:55 am **(6)** Presbytery Commission

- For Action:
 - **Approve** financial support to the Home of Neighborly Services in the amount of \$2,000 per month through July 2026, with funds to be allocated from the dividends and capital gains and proceeds from the related investment account and continue to not charge monthly rent.

12:00 noon 2-minute Announcement Time

12:10 pm **(7)** Committee on Preparation for Ministry

- For Action: **Adopt** the handbook “Becoming a Minister of Word and Sacrament (Teaching Elder)”

12:15 pm **(8)** Committee on Representation and Nominations

- For Action:
 - **Elect** the following slate as nominated by CORN
 - to Committee on Preparation for Ministry
 - RE Wendy Lamb (San Bern./Redlands, Comm.), class of 2028
 - to the Permanent Judicial Commission
 - RE Carol Stanley (Lake Arrowhead), Class of 2027
 - TE Sylvia Karcher (Retired), Class of 2027
 - TE Sam Roberts (Validated), Class of 2031
 - RE Susan Skoglund (San Bernardino, First), Class of 2031
 - RE Hyundai Joh (Korean Fellowship) Class of 2031
 - As Committee Chairs for 2026
 - PIM – TE Erin Thomas (Riverside, Calvary)
 - COM – TE Cheryl Raine (Redlands, First)
 - CPM – TE Tina Blair (Retired)
 - PFIFD – RE Paul Lambert (Redlands, First)
 - CORN – RE Amy Smith (San Bernardino, First)

12:25 pm Partners in Ministry

12:30 pm **(2)** Committee on Ministry, part 2

- For Action:
 - **Examine** TE Winston Presnell for membership in Riverside Presbytery and (if the way be clear) **Receive** TE Winston Presnell into membership upon dismissal from Los Ranchos Presbytery
 - **Examine** TE Johnson Kiraku Kinuya for membership in Riverside Presbytery and (if the way be clear) **Receive** TE Johnson Kiraku Kinuya into membership upon dismissal from Los Ranchos Presbytery
 - **Dissolve** Cathedral City, Community (dba All People’s Presbyterian Church)
- Recognition of Recently Retired

12:40 pm Written Reports

Community Building: What experience from today will you share with your congregation?

Adjournment & Closing Prayer

Lunch around the city

Stated Clerk Report to Presbytery Assembly – February 21, 2026

Paul Knopf, Stated Clerk

For Information:

1. Stated Presbytery Meeting Schedule for 2026:

Saturday, May 16	10am	In-Person at Redlands, First
Saturday, August 15	10am	In-Person at Lake Arrowhead, Community
Saturday, November 21	10am	In-Person at TBD

(note: is the weekend before Thanksgiving)

2. The 2026 per capita apportionment is as follows:

- \$29.89 Presbytery
- \$11.26 General Assembly
- \$2.85 Synod
- \$44.00 – 2026 Total

3. The 2026 Presbytery Minimums are as follows:

COMPENSATION CATEGORY	INSTALLED	TEMPORARY ¹	COMMISSIONED ²
Effective Salary (Salary/Housing)	\$ 70,304	\$ 59,758	\$ 59,758
Board of Pensions (27.5% of ES)	\$ 19,334 ³	N/A	N/A
OR (47% of ES in Trans.Plan)	\$ 33,043		
Reimbursements	\$ 4,850	N/A	N/A
<i>(including auto/Travel, Professional/Business, and Study Leave)</i>			
Study Leave	2 weeks	N/A	N/A
Vacation	31 days	N/A	N/A
Paid Family Medical Leave	12 weeks	N/A	N/A

1 - 85% of Installed Pastor Effective Salary Minimum (per COM Handbook)

2 - 85% of Installed Pastor Effective Salary Minimum (per COM/HPCC vote on March 2, 2023)

3 - Overall compensation for Installed pastors cannot be reduced below 2024 Terms of Call levels due to Health plan benefit changes by the board of pensions

For the Record:

1. The Presbytery received notice on October 15, 2025 that it was named in a remedial complaint filed with the Synod of Southern California and Hawaii by Joseph Helleis, a member of Wildomar, Mountain View, on or about October 10, 2025.

The Presbytery Commission named a Committee of Counsel, consisting of TE Julie Hodges, RE Ann Laudermilk, and TE Cheryl Raine who is preparing an answer to the complaint.

The Presbytery was notified on October 27, 2025 that the officers of the Synod PJC issued a Decision on the Preliminary Questions and is accepting the complaint.

The Presbytery was notified on October 29, 2025 that the Synod PJC affirmed the complainant’s request for a Stay of Enforcement regarding the Presbytery’s vote to dissolve the Wildomar congregation, effective November 30, 2025.

The Presbytery submitted its answer to the complaint on November 13, 2025 and the Presbytery was notified on November 26, 2025 that Synod PJC issued an amended Preliminary Question Decision dismissing the complaint and the Stay of Enforcement.

On December 10, 2025, the Presbytery was notified by the Synod Stated Clerk that the Synod had received a notice of appeal filed by the complainant to the General Assembly. As of this printing, the Presbytery has not received any communication from the General Assembly concerning this complaint.

Please continue to be in prayer for the General Assembly PJC, the Synod PJC, the Presbytery, the AC for Wildomar, the congregation of Wildomar, and the complainant.

2. Bylaw 7.04 is suspended until 2026 while some elected service positions extend beyond the six-year term limit (dates of service changing from July-June to January-December) (Action approved on June 15, 2024)
3. Ministers Failing to Engage in Validated Ministry (G-2.0508) include:
 - TE Ashley Childress
 - TE James Munyi
 Per G-2.0508, these ministers shall not have voice or vote in meetings of the presbytery, except when the matter under consideration pertains to his or her relationship to the presbytery. This list has been reviewed by the Committee on Ministry and is being reported to the Presbytery per G-2.0508
4. At the November 8, 2025 Presbytery Assembly meeting, the Presbytery acted to grant TE Wayne Morrow the status of retired and to dissolve the relationship between he and Yucca Valley, Desert Hills, on December 31, 2025, pending the request from the congregation. The congregation met in December and voted to request that the relationship be dissolved fulfilling this action.

For Action:

The Stated Clerk brings the Consent Agenda for vote:

1. **Approve** the minutes of the November 8, 2025 stated meeting of Presbytery held at Magnolia Presbyterian Church of Riverside
2. By participating in this meeting attendees are also **giving** the presbytery **permission** to audio record the meeting, for the benefit of the minutes
3. **Grant voice** without vote to presbyters in attendance who are members in good standing in mid-level councils and registered for this meeting (corresponding members)
4. **Enter** upon the permanent record, at the close of the meeting, those information items provided to Presbytery but not otherwise acted upon
5. **Recognize** that the action items approved at this meeting, taken together with all votes responding to request by sub bodies of the Presbytery, as fulfilling the Presbytery's responsibility to review the work of the continuing committees, and special organizations, in accordance with the principles of administrative review in G-3.0108a

The Committee on Ministry brings the following items for vote

5. **Dissolve** the pastoral relationship between TE Noel Anderson and the First Presbyterian Church of Upland effective December 31, 2026
6. **Designate** TE Noel Anderson as Retired, effective 12/31/25

The Presbytery Commission and the Property, Finance, Investment & Fund Development Committee brings the following items for vote

7. **Approve** writing off \$20,199.06 as bad debt expense for 2025. This is the amount that the Presbytery paid to PILP for the payments that Mountain View Church missed in 2024.
Note: this is an accounting action that does not relieve Mountain View of the debt and if paid, this accounting action would be reversed.
8. **Approve** the lease between Corona, First and the Vietnamese Missionary Alliance and **Approve** the lease between Corona, First and Clarity Church (G-4.0206b)

The Property, Finance, Investment & Fund Development Committee brings the following items for vote

9. **Receive** the following financial report:

DRAFT Budget vs. Actuals as of December 31, 2025

	Dec Actual	YTD Actual	FY Budget
Revenue	\$180,979	\$465,489	\$265,029
Expense	\$ 32,394	\$318,047	\$349,772
Surplus/(Deficit)	\$148,585	\$147,422	(\$ 84,743)

-----End of Consent Agenda-----

-----End of Stated Clerk's Report-----

For Information

1. Appointed TE Frances Lin as moderator for Yucca Valley, Desert Hills on November 6, 2025.
2. Appointed TE Frances Lin as moderator for Twenty-Nine Palms on November 6, 2025, for six months, through April 2026.
3. Appointed TE Terra Pennington as moderator for Palm Springs PC from November 1st to her installation. She will be the moderator once she is installed in early 2026.
4. Appointed TE Brian Symonds as moderator for San Bernardino FPC from November 1st to his installation. He will be the moderator once he is installed in early 2026.
5. Appointed TE Frances Lin as the moderator of Session for Upland until an interim pastor can be secured.
6. Bill Stanley, Ann Laudermilk and Jim Strand were assigned to review the Desert Hills PC Mission Assessment Plan (MAP). This subcommittee has the authority to approve the report before our next meeting, reporting to COM at the next meeting their action.
7. Guidelines for compensation approved for the following positions:
 - A. Recommended guideline for a substitute Clerk of Session, when needed due to a lack of a clerk within a church, is \$100 plus mileage at current IRS rates for preparation, meeting, and minutes.
 - B. Recommended guideline for a substitute Moderator of Session, when needed due to a lack of a Moderator within a church, is \$100 plus mileage at current IRS rates for moderating the meeting. If the appointed moderator is a current member of COM the recommendation for compensation is only mileage at current IRS rates.

Committee Decisions (actions taken on behalf of the Presbytery Assembly, can be rescinded or modified by the Assembly)

1. Approved Wayne Morrow to serve out of bounds in San Diego Presbytery as he begins an interim position at Faith Presbyterian Church in San Diego on January 14, 2026
2. Approved the renewed interim pastor contract between Rev. Jim Rauch and the Grace Presbyterian Church of Temecula. The compensation meets or exceeded minimum compensation requirements
3. Approved the renewed supply contract between Rev. Narcissus Tucker-Bishop and Westminster Presbytery Church from January 1, 2026, through March 31, 2026
4. Approved the Bridge Pastor contract between TE Tina Blair and Upland FPC from January 4, 2026, through April 30, 2026. The compensation meets or exceeded minimum compensation requirements
5. Approved the Rev. Gale Watkins to labor within our bounds for Little Church of the Desert PC
6. Approved the transfer of In Yang to San Fernando Presbytery effective 1/9/26
7. Approved the transfer of Barbara Thursby to Northern Kansas effective 2/7/26
8. Approved the transfer of Donald Thursby to Northern Kansas effective 2/7/26

For Action by PA

1. COM recommends that PA approve TE Noel Anderson's request to retire on December 31, 2025, and to approve the dissolution of the pastoral relationship.
2. COM recommends that PA approve Wendy Lamb as a Commissioned Pastor to Redlands, Community for moderating session, performing weddings and administering the sacraments for 3 years. COM also recommends to PA that Wendy Lamb's commissioning end with San Bernardino, First.
3. COM recommends that PA accept TE Winston Presnell into membership pending transfer from Los Ranchos Presbytery.
4. COM recommends the PA accept TE Johnson Kiraku Kinyua into membership pending transfer from Los Ranchos Presbytery.



STATEMENT OF FAITH

Rev. Dr. Johnson Kiriaku Kĩnyua

I believe in the sovereignty of God, the authority of Scripture, and justification by grace through faith in Jesus Christ. I believe we are all sinners who have fallen short of God's glory, and that salvation is found in no other name but Jesus Christ. Such salvation comes when we personally acknowledge our sin, repent, and confess that Jesus is Lord. This salvation is God's generous gift, not the result of our accomplishments.

My knowledge of God and God's purpose for humanity comes from Scripture, through the life of Jesus Christ, and from our lived experience as Christ's followers. The biblical narrative of exile and return - particularly in Isaiah's vision of rebuilding ruins - shapes my understanding of God's work among displaced and diaspora communities today.

As a follower of Christ, I believe I am called by God, shaped by the Gospel of Jesus Christ, and empowered by the Holy Spirit to participate in the community of praise, love, and service. Worship is the heart of our life together as a community set apart to serve God and humanity. God calls us, individually and corporately, "to the place where our deep gladness and the world's deep hunger meet."

I recognize the cost of discipleship. Rooted in this faith, I seek to develop and use my gifts for God's glory and commit myself to reaching others so they may know the freedom found in Jesus Christ.

My theological convictions follow the Reformed tradition and are informed by the African philosophy of Ubuntu - *mũndũ nĩ mũndũ na ũndũ wa andũ aĩa angĩ* (a person is a person through other persons). This understanding shapes my ministry among East African diaspora communities in Southern California, where I pastor Church of Amazing Grace International.

I believe in faith that addresses the whole person - spiritual, emotional, mental, and material. The incarnation teaches us that God cares about bodies, minds, economies, and relationships, not just souls. Therefore, I resist any theology that over-spiritualizes suffering or dismisses practical human development as unspiritual. Seeking therapy, establishing boundaries, pursuing financial stability, and advocating for systemic justice are not betrayals of faith - they are expressions of it.

I believe God sees people in their full humanity, not reduced to categories, labels, or economic functions. The biblical narrative consistently elevates the dignity of the marginalized - not through charity that creates dependence, but through restoration that rebuilds agency. Migration is not divine punishment; exile is not evidence of failure. God meets people in displacement and names their losses without shame.



I believe in the Church universal, which God calls to bring healing and reconciliation through its prophetic role as the voice of the voiceless. The Church must bring solace and empowerment to the marginalized and disenfranchised. In diaspora contexts, this means addressing the specific griefs of cultural transition, credential loss, documentation anxieties, and the economic pressures of supporting families across borders.

The Church must speak truth about mental health without reducing psychological realities to spiritual warfare. Clinical care and spiritual practice are not opposing forces - they are partners in human flourishing. A faith that cannot hold both is a faith that diminishes the image of God in humanity. While the Church continues to struggle with sin and injustice in our world, we await expectantly the Parousia of Jesus Christ and the restoration of God's Kingdom on earth. This hope is not passive waiting but active participation in God's work of rebuilding ruins together.

This, I believe.

Commissioners to the Synod of Southern California and Hawaii Report to Presbytery – February 21, 2026
Amy Smith, Susan Skoglund, Paul Knopf, Commissioners

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The Synod of Southern California and Hawai`i held its annual Assembly Meeting at the New Presbyterian Church (970 Virgil Ave., Los Angeles, CA). We were greeted with a lovely breakfast (including treats from Porto's Bakery). Opening worship was conducted on Zoom by the Rev. Tony Larson, 226th General Assembly Co-Moderator, with a powerful liturgy, "Resurrecting Lazarus". Rev. Larson asked "Can these bones live?" He asserted that "we are Jesus' body here on earth. Jesus knows that some of the things about the church need to die. The church is being resurrected. It will look different. The community has work to do to unbind the past dead clothes, to let free what God is calling into being." We also celebrated communion. Then we participated in the election of board members for Zepher Point, Presbyterian Camps and Conference Centers, Inc (including our very own TE Claire Schlegel), and approved amended bylaws for Monte Vista Grove Homes.

We heard from the Synod Treasurer and Finance committee, who reported that the Synod's finances were doing fine. The Committee on Representation and Nominations presented a slate of nominations including the following from Riverside Presbytery: TE Sam Roberts as Chair of the Commission of Assembly, TE Alfred Graise to the Synod PJC, TE Paul Knopf to the Polity and Records Committee, and TE Frances Lin to the Finance Committee.

San Gabriel shared about their experience about turning over property/land to the Tongva tribe and about their efforts to rebuild and support those affected by the fires in early 2025, including their Executive Presbyter. There is also a new EP in San Gabriel after Wendy Tajima has entered retirement. Pacific shared about their extensive rebuilding efforts after the fires in 2025. Then the Synod approved \$129,000 in partnering grants, with \$18,000 going to Calvary, Riverside to upgrade their streaming capabilities for their new contemporary worship service, and \$50,000 to Lake Arrowhead to upgrade their safety and security as a host site for multiple groups. Because all these motions were handled with one vote, putting the meeting back on track, there was great applause.

Los Ranchos presbytery shared about new leadership in the form of a new EP after Tom Cramer retired. San Diego shared about the work they were doing and their EP, Sean Chow, announced his intention to stand with our own Frances Lin, for Co-Moderator of the 227th General Assembly. Our own Narcissis Tucker Bishop encouraged presbyteries to seek out and support racial-ethnic leadership and that scholarships are available. Frances represented Riverside and shared about how fortunate we are to have so many destinations within our presbytery bounds and shared the excitement of our presbytery, especially around youth.

San Fernando shared about a joint project they helped spearhead celebrating 170 years of ministry in Los Angeles and shared some historic photos, invited presbyteries to listen to the podcast, and gave commissioners a Christmas ornament celebrating the 170th anniversary. After Santa Barbara gave an update on what's happening in their bounds, a significant discussion occurred regarding a recommendation to renew the Synod Exec/Stated Clerk for a 1-year term. After the discussion, the Synod voted to renew for a 3-year term.

The Synod closed in worship, installing the new Vice-Moderator and Moderator. Outgoing leadership and retiring Presbyters were celebrated. A special item presented to the Synod was an action to divest ownership in a property that was shared between the Synod and a presbytery, which was approved. Lunch was a taco truck and was delicious.

Property, Finance, Investment and Fund Development Committee Report (PFIFD) to the Presbytery Assembly
 February 21, 2026
 Paul R. Lambert, III, Chair

Committee Members: RE Paul Lambert, Moderator; RE John Millsap, RE Brent Nord, RE Cindy Stewart,
 Ex-Officio Members: TE Dr. Frances Lin

Motions to Presbytery Assembly:

- PFIFD recommends that the Presbytery Assembly receive the following Financial Reports:
DRAFT Budget vs Actuals as of December 31, 2025.

	Dec Actual	YTD Actual	Full Year Budget
Revenue	\$180,979	\$465,489	\$265,029
Expense	<u>\$ 32,394</u>	<u>\$318,047</u>	<u>\$349,772</u>
Surplus/(Deficit)	\$148,585	\$147,442	(\$ 84,743)

- PFIFD recommends to the Presbytery Assembly approval of the two leases between the First Presbyterian Church of Corona and Vietnamese Missionary Alliance Church of Corona and First Presbyterian Church of Corona and Clarity Church.

Informational Items

- Per Capita Transmittal as of 12/31/25.
- General Mission Transmittal as of 12/31/25.

**Presbyterian Investment & Loan Program – 4th Quarter 2025 Report is below:
 Investment and Loans Program**

	Original Loan	Balance	Current
Grace PC, Temecula	\$ 1,755,000.00	\$ 705,089.02	Yes
Northkirk UPC	\$ 450,000.00	\$ 179,655.04	Yes
FPC, Wildomar	\$ 481,000.00	\$ 196,645.92	No

PCUSA Church Loan Program

	Original Loan	Balance	Current
FPC, Upland	\$ 295,000.00	\$ 144,691.09	Yes
Upland Taiwan PC	\$ 450,000.00	\$ 184,190.93	Yes
Lake Arrowhead PC	\$ 200,000.00	\$ 86,807.15	Yes
FPC, Redlands	\$ 189,450.00	\$ 142,049.97	Yes

Total of All Loans **\$ 1,639,129.12**

Church Mortgage Grants

	Original Grant	Balance
Good Shepherd PC, SB	\$ 2,000.00	\$ 2,000.00
Good Shepherd PC, SB	\$ 3,000.00	\$ 2,730.00

*Church Mortgage grants only require repayment if the church property is sold or if the church leaves the denomination. These two Church Mortgage Grants date back to 1949! If the Presbytery were to payback these grants, the monies would be used for church loans in the future.

- **The Presbytery of Riverside currently has properties that require oversight by PFIFD**
 - **Home of Neighborly Services (HNS)**
 - **El Buen Pastor**

- **Notes Held by the Presbytery of Riverside for Properties Sold – 12/31/25 Balance**
 - Colton (Echoes of Love) – Loan Balance of \$148,973.75 (Loan is current.) YTD interest received \$7,090.32.
 - Fontana (Heroes Church) – Loan Balance of \$715,735.69 (Loan is current.) YTD interest received \$51,567.71.
 - Yucaipa (Cornerstone Praise) – Loan Balance of \$1,103,462.99 (Loan is current). YTD interest received \$55,696.98.

- **Loans Held by the Presbytery for Active Churches – 12/31/25 Loan Balances**
 - First Presbyterian Church, Corona Loan - \$87,497.12.

- **Other Business**
 - Accepted, with great sadness and tremendous thanksgiving for his years of service, the resignation from the committee of TE Don Thursby as he transfers membership to a new presbytery.
 - With appreciation, thanked Chris Nettles and Nancy Richmond for their years of service as their terms on the PFIFD committee ended.
 - Celebrated Desert Hills Presbyterian Church and Community Presbyterian Church of Redlands both paying off their emergency church loans.
 - MOTION: PFIFD recommends approval to the Presbytery Commission for Ruling Elder Hyundai Joh of Korean Presbyterian Church of Palm Springs to sign a new lease with Baxley Property Management, assuming responsibility for and carrying out the remaining terms of the lease originally held by All Peoples Presbyterian Church.
 - MOTION: PFIFD recommends approval to the Presbytery Commission for Ruling Elder Hyundai Joh of Korean Presbyterian Church of Palm Springs be added as a signer on their Bank of America checking account.
 - MOTION: PFIFD recommends to the Presbytery Commission (contingent on the approval of the Assembly) writing off \$20,199.06 as bad debt expense for 2025. This is the amount the Presbytery had paid to PILP for the payments that the Mountain View Church had missed in 2024.
 - MOTION: PFIFD recommends to the Presbytery Commission that the Presbytery of Riverside continue financial support to the Home of Neighborly Service in the amount of \$2,000 per month until July 31, 2026 with funds to be allocated from the dividends and capital gains proceeds from the related investment account. They would continue to not be charged monthly rent.
 - The Treasurer completed the process of changing the New Covenant Funds from the sale of the Yucaipa church from Yucaipa Valley Presbyterian Church and their Tax ID Number to that of The Presbytery of Riverside and our Tax ID Number.
 - For accounting purposes, passed the following motion: PFIFD authorizes funds for Synod SBHNS #33510 for 2025 to be paid from dividends and capital gains proceeds from the balance of the New Covenant 10061 HNS Disbursement Fund #0349.
 - On November 13th, 2025, Paul Lambert and Paul Knopf visited Bank of America in Palm Springs to take over as signers on the account for Korean Presbyterian Church of Palm Springs as approved by the Presbytery Commission.

Respectfully Submitted,

Paul R. Lambert, III
Treasurer / Chair, Property, Finance, Investment and Fund Development Committee

Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of December 31, 2025

	Total	
	As of Dec 31, 2025	As of Dec 31, 2024 (PY)
ASSETS		
Current Assets		
Bank Accounts		
10000 Bank Accounts		
10001 WF Checking - Operating	\$ 10,745.41	\$ 52,533.16
10002 WF Checking - Restricted	17,684.41	67,852.23
10003 WF Checking - Stimulus		4,321.92
10007 US Bank - Operating	51,946.41	
10008 US Bank - Restricted	66,864.01	
Total 10000 Bank Accounts	147,240.24	124,707.31
10020 Investment Accounts		
New Cov Bal Income Fd #0224		
10021 Found Bal Income #0224 - O	1,142,913.60	1,022,039.66
10022 Found Bal Income #0224 - R	19,271.14	19,271.14
10023 Found Bal Income #0224 - S	431.35	431.35
Total New Cov Bal Income Fd #0224	1,162,616.09	1,041,742.15
New Cov Bal Income Fd GDD #0269		
10031 Found Bal Income GDD #0269 - R	899,763.35	814,426.07
Total New Cov Bal Income Fd GDD #0269	899,763.35	814,426.07
PILP		
10051 PILP #7124 and #7125 - O	99,798.05	97,283.14
10052 PILP #7113 - R	82,484.24	80,271.36
10053 PILP Yucaipa #9110	53,901.40	52,606.06
Total PILP	236,183.69	230,160.56
San Bernardino HNS - Investment		
10061 HNS Disbursement Fund #0349	82,828.58	101,707.37
10062 HNS Capital Fund #0350	594.77	538.84
Total San Bernardino HNS - Investment	83,423.35	102,246.21
Total 10020 Investment Accounts	2,381,986.48	2,188,574.99
10065 New Covenant Yucaipa #1345		392,309.67
10066 New Covenant Yucaipa Proceeds #1516	441,502.05	
10080 Petty Cash	113.80	113.80
Total Bank Accounts	2,970,842.57	2,705,705.77

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No assurance is provided on these financial statements.

The financial statements do not include a statement of cash flows.

Substantially all disclosures required by accounting principles generally accepted in the United States are not included.

The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of December 31, 2025

	Total	
	As of Dec 31, 2025	As of Dec 31, 2024 (PY)
Accounts Receivable		
10100 Accounts Receivable	71,176.20	41,733.20
Total Accounts Receivable	71,176.20	41,733.20
Other Current Assets		
10300 Allowance - Uncollectible Per Cap. & GM	11,461.16	11,461.16
10301 Allowance for Uncollectible Accounts	(89,697.12)	(89,697.12)
10400 Undeposited Funds		(6,241.00)
10801 Prepaid - Insurance	6,486.50	4,094.50
10802 Prepaid - Rent	100.00	100.00
10803 Prepaid Expenses	10,588.09	
Total Other Current Assets	(61,061.37)	(80,282.46)
Total Current Assets	2,980,957.40	2,667,156.51
Fixed Assets		
10500 Fixed Assets		
10501 HNS Land	75,397.00	75,397.00
10502 HNS Land Improvements	40,251.00	40,251.00
10503 HNS Building	184,603.00	184,603.00
10505 Furniture & Fixtures	1,821.87	1,821.87
10506 Computer Equipment	8,985.81	8,985.81
HNS Building Improvements (10504)	5,727.08	5,727.08
Total 10500 Fixed Assets	316,785.76	316,785.76
10600 Accumulated Depreciation	(117,747.15)	(117,747.15)
Total Fixed Assets	199,038.61	199,038.61
Other Assets		
10700 Notes Receivable		
10701 First Corona - Note	87,497.12	89,597.12
10702 Colton - Note	148,973.75	200,873.99
10703 Fontana Heroes Church - Note	715,735.69	735,123.98
10705 N/R - Cornerstone Praise Center	1,103,462.99	1,122,658.01
10706 N/R - Desert Hills Presbyterian Church		2,337.50
10707 N/R - Community Presb Redlands		1,246.71
10708 N/R - Wildomar	20,199.06	20,199.06
Total 10700 Notes Receivable	2,075,868.61	2,172,036.37

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The financial statements do not reflect depreciation expense or additions to accumulated depreciation.

Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of December 31, 2025

	Total	
	As of Dec 31, 2025	As of Dec 31, 2024 (PY)
10730 Loan Receivable - Emergency Assistance		201.00
Total Other Assets	2,075,868.61	2,172,237.37
TOTAL ASSETS	5,255,864.62	5,038,432.49
LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
20000 Accounts Payable	4,392.73	8,620.80
Total Accounts Payable	4,392.73	8,620.80
Credit Cards		
20010 Credit Card Accounts		
US Bank CC - 8385		
US Bank CC- Frances (9402)	561.20	
Total US Bank CC - 8385	561.20	-
Wells Fargo- Frances MC		1,189.43
Wells Fargo- Jim MC		272.49
Total 20010 Credit Card Accounts	561.20	1,461.92
Total Credit Cards	561.20	1,461.92
Other Current Liabilities		
20100 Payroll Liabilities		
20110 Accrued Salaries	7,943.94	7,848.93
20111 Accrued Vacation	16,337.63	14,138.81
Total 20100 Payroll Liabilities	24,281.57	21,987.74
20200 Per Capita and General Mission		
2024 General Mission		
20217a Payable to GA (2024)		5,695.00
Total 2024 General Mission	-	5,695.00
2025 General Mission		
20219a Payable to GA (2025)	5,729.00	
Total 2025 General Mission	5,729.00	-
2025 Per Capita		
20220a Payable to GA (2025)	8,339.04	
20220b Payable to Synod (2025)	2,192.71	

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Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of December 31, 2025

	Total	
	As of Dec 31, 2025	As of Dec 31, 2024 (PY)
Total 2025 Per Capita	10,531.75	-
Total 20200 Per Capita and General Mission	16,260.75	5,695.00
20500 Property & Finance		
20503 Temp Account for Funds - R	800.00	4,652.00
20506 Emergency Church Payable - O	6,024.31	6,024.31
Total 20500 Property & Finance	6,824.31	10,676.31
20800 AC- New Worshiping Communities		
20806 El Buen Pastor Grant Funds		2,519.45
Total 20800 AC- New Worshiping Communities	-	2,519.45
20910 Misc. Short Term Restricted	150.00	
Total Other Current Liabilities	47,516.63	40,878.50
Total Current Liabilities	52,470.56	50,961.22
Total Liabilities	52,470.56	50,961.22
Equity		
33000 With Donor Restrictions		
Estates and Bequests		
20401 Mission / Evangelism Fund - R		
20401b Burgess Endowment	1,138.01	1,038.29
20401c Right Hand Endowment	7,497.27	5,729.74
Total 20401 Mission / Evangelism Fund - R	8,635.28	6,768.03
20403 Smith Estate - R	4,178.27	4,002.91
Total Estates and Bequests	12,813.55	10,770.94
Grants		
33310 NWC		10,000.00
Total Grants	-	10,000.00
HPCC		
20701 HPCC Directed Salary Sharing - R	5,225.37	5,225.37
Total HPCC	5,225.37	5,225.37
Partners In Ministry		
20603 Stewardship Training/Promo - S	4,753.45	4,750.30
20604 Hunger Grant - R	35.00	35.00
20607 Fourth Grade Program - R	37,010.12	37,460.28
20609 Peacemaking - R	7,987.83	7,310.16

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Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of December 31, 2025

	Total	
	As of Dec 31, 2025	As of Dec 31, 2024 (PY)
30612 Immigrant Emergency	18,496.45	1,434.12
30614 Lofton Fox 809 (Yucaipa)	8,235.10	6,961.27
30615 Lofton Fox 674 (Yucaipa)	3,076.63	2,021.57
Total Partners In Ministry	79,594.58	59,972.70
Preparation for Ministry Com.		
20901 Seminary Scholarship - R	10,244.40	10,244.40
20902 Preparation for Ministry - R	9,432.90	9,432.90
Total Preparation for Ministry Com.	19,677.30	19,677.30
Property & Finance		
20401a Maccartney Endowment	21,258.81	18,148.70
33510 Synod SBHNS		19,236.03
Total Property & Finance	21,258.81	37,384.73
Total 33000 With Donor Restrictions	138,569.61	143,031.04
34000 Without Donor Restrictions		
30290 Unrestricted Funds	4,136,570.20	4,154,240.81
34010 Designated Funds - AD/CD		
Estates and Bequests		
20402 Peyton Fund	16,321.61	16,321.61
Total Estates and Bequests	16,321.61	16,321.61
HPCC		
34020 Cornelia Riley 708 (Yucaipa)	21,169.60	18,001.73
Total HPCC	21,169.60	18,001.73
Partners in Ministry		
20605 New Church Development - R	40,320.75	40,320.75
20608 Youth Triennium - R	88,079.79	32,334.52
Total Partners in Ministry	128,400.54	72,655.27
Property & Finance		
20590 Other	1,380.00	1,380.00
Total Property & Finance	1,380.00	1,380.00
Total 34010 Designated Funds - AD/CD	167,271.75	108,358.61
Total 34000 Without Donor Restrictions	4,303,841.95	4,262,599.42
60000 Unrealized Gains/Losses		
60001 Unrealized Gains / Losses - O	645,685.69	569,062.58

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Presbytery of Riverside
Statement of Financial Position Prior Year Comparison- Accrual Basis
As of December 31, 2025

	Total	
	As of Dec 31, 2025	As of Dec 31, 2024 (PY)
60002 Unrealized Gains / Losses - R	2,481.09	2,481.09
Total 60000 Unrealized Gains/Losses	648,166.78	571,543.67
Net Income	112,815.72	10,297.14
Total Equity	5,203,394.06	4,987,471.27
TOTAL LIABILITIES AND EQUITY	\$ 5,255,864.62	\$ 5,038,432.49

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Presbytery of Riverside
Budget vs. Actuals YTD- Accrual Basis
 January - December 2025

	Dec 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
40000 Income								
40001 General Mission Apportionment		\$ 4,149.88	\$ (4,149.88)	0.00%	\$ 44,765.60	\$ 49,799.00	\$ (5,033.40)	89.89%
40002 Per Capita Apportionment		5,000.00	(5,000.00)	0.00%	64,681.54	60,000.00	4,681.54	107.80%
40101 EP/SC Salary Support Income - O	166.67		166.67		2,000.04		2,000.04	
Total 40000 Income	166.67	9,149.88	(8,983.21)	1.82%	111,447.18	109,799.00	1,648.18	101.50%
40010 Interest Income								
40011 Interest - Colton Note	511.27	590.87	(79.60)	86.53%	7,090.32	7,090.00	0.32	100.00%
40013 Interest - Heroes Church	4,183.97	4,195.50	(11.53)	99.73%	51,567.71	50,346.00	1,221.71	102.43%
40013a Interest - Yucaipa	4,604.59	4,634.75	(30.16)	99.35%	55,696.98	55,617.00	79.98	100.14%
40015 Investment Interest								
40015a Investment Interest - O		208.37	(208.37)	0.00%	3,810.25	2,500.00	1,310.25	152.41%
40015b Investment Interest - R	557.44	154.88	402.56	359.92%	2,212.88	1,859.00	353.88	119.04%
40015c Investment Interest - S	0.20	0.06	0.14	333.33%	1.86	0.50	1.36	372.00%
Total 40015 Investment Interest	557.64	363.31	194.33	153.49%	6,024.99	4,359.50	1,665.49	138.20%
Total 40010 Interest Income	9,857.47	9,784.43	73.04	100.75%	120,380.00	117,412.50	2,967.50	102.53%
40016 Investment Dividends								
40016a Dividends - O	113,528.47	1,000.00	112,528.47	11352.85%	130,588.63	12,000.00	118,588.63	1088.24%
40016b Dividends - R	57,201.06	666.63	56,534.43	8580.63%	66,466.76	8,000.00	58,466.76	830.83%
Total 40016 Investment Dividends	170,729.53	1,666.63	169,062.90	10244.00%	197,055.39	20,000.00	177,055.39	985.28%
40017 Endowment Income								
40017a Endowment Income - O		301.50	(301.50)	0.00%	3,686.25	3,618.00	68.25	101.89%
40017b Endowment Income - R		1,100.50	(1,100.50)	0.00%	13,381.09	13,206.00	175.09	101.33%
Total 40017 Endowment Income	-	1,402.00	(1,402.00)	0.00%	17,067.34	16,824.00	243.34	101.45%
41000 Contributions								
41010 Contributions - O	10.00	3.62	6.38	276.24%	410.00	43.00	367.00	953.49%
41020 Contributions - R		66.63	(66.63)	0.00%		800.00	(800.00)	0.00%
41050 Bequests		12.50	(12.50)	0.00%	18,779.39	150.00	18,629.39	12519.59%
Total 41000 Contributions	10.00	82.75	(72.75)	12.08%	19,189.39	993.00	18,196.39	1932.47%
41060 Peacemaking - R	215.47		215.47		349.97		349.97	
Total Income	180,979.14	22,085.69	158,893.45	819.44%	465,489.27	265,028.50	200,460.77	175.64%
Gross Profit	180,979.14	22,085.69	158,893.45	819.44%	465,489.27	265,028.50	200,460.77	175.64%
Expenses								
50000 General Expenses								
50120 Per Capita to GA and Synod		2,271.63	(2,271.63)	0.00%		27,260.00	(27,260.00)	0.00%
Administrative Office Expenses								
50001 Property Taxes					618.74		618.74	
50004 Insurance	1,230.66	1,170.75	59.91	105.12%	14,769.83	14,049.00	720.83	105.13%
50005 Office Expenses	57.25	166.63	(109.38)	34.36%	1,887.49	2,000.00	(112.51)	94.37%

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Presbytery of Riverside
Budget vs. Actuals YTD- Accrual Basis
 January - December 2025

	Dec 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
50006 Office Rent	100.00	100.00		100.00%	1,200.00	1,200.00		100.00%
50007 Postage		41.63	(41.63)	0.00%	405.69	500.00	(94.31)	81.14%
50008 Utilities	28.30	100.00	(71.70)	28.30%	338.03	1,200.00	(861.97)	28.17%
50010 Computer Hardware/Software/Tech	100.00	250.00	(150.00)	40.00%	2,655.24	3,000.00	(344.76)	88.51%
50011 Equipment Maintenance / Repair		208.37	(208.37)	0.00%		2,500.00	(2,500.00)	0.00%
50012 Bank Fees		20.87	(20.87)	0.00%	(38.29)	250.00	(288.29)	-15.32%
50014 Accounting Expense	1,900.00	1,250.00	650.00	152.00%	22,800.00	15,000.00	7,800.00	152.00%
Total Administrative Office Expenses	3,416.21	3,308.25	107.96	103.26%	44,636.73	39,699.00	4,937.73	112.44%
In/Out Account (Expense)								
50035 Presbytery Lunch					182.98		182.98	
Total In/Out Account (Expense)					182.98		182.98	
Total 50000 General Expenses	3,416.21	5,579.88	(2,163.67)	61.22%	44,819.71	66,959.00	(22,139.29)	66.94%
50060 Payroll Expenses								
50061 Payroll Tax Expense	250.72	350.00	(99.28)	71.63%	2,980.42	4,200.00	(1,219.58)	70.96%
50062 Workers Comp Insurance	151.17	116.63	34.54	129.62%	1,583.42	1,400.00	183.42	113.10%
50063 Payroll Service Expense	106.58	83.37	23.21	127.84%	843.82	1,000.00	(156.18)	84.38%
Additional Personnel Wages								
50076 VCI Coordinator	(259.30)	1,000.00	(1,259.30)	-25.93%	5,883.20	12,000.00	(6,116.80)	49.03%
Total Additional Personnel Wages	(259.30)	1,000.00	(1,259.30)	-25.93%	5,883.20	12,000.00	(6,116.80)	49.03%
Exec Presbytery/Stated Clerk								
50090 SECA								
50090a Exec Presbytery	745.88		745.88		9,259.77		9,259.77	
50090b Stated Clerk	160.00		160.00		1,990.43		1,990.43	
Total 50090 SECA	905.88	-	905.88		11,250.20	-	11,250.20	
50091 Salary								
50091a Exec Presbytery	7,534.80	4,875.00	2,659.80	154.56%	60,850.59	58,500.00	2,350.59	104.02%
50091b Stated Clerk	1,211.18	1,040.00	171.18	116.46%	12,580.75	12,480.00	100.75	100.81%
Total 50091 Salary	8,745.98	5,915.00	2,830.98	147.86%	73,431.34	70,980.00	2,451.34	103.45%
50092 Housing Allowance								
50092a Exec Presbytery	4,875.00	4,875.00		100.00%	58,500.00	58,500.00		100.00%
50092b Stated Clerk	1,040.00	1,040.00		100.00%	12,480.00	12,480.00		100.00%
Total 50092 Housing Allowance	5,915.00	5,915.00	-	100.00%	70,980.00	70,980.00	-	100.00%
50093 Pension - Medical								
50093a Exec Presbytery	978.89	975.00	3.89	100.40%	11,746.68	11,700.00	46.68	100.40%
50093b Stated Clerk	931.57	894.40	37.17	104.16%	11,178.84	10,732.80	446.04	104.16%
Total 50093 Pension - Medical	1,910.46	1,869.40	41.06	102.20%	22,925.52	22,432.80	492.72	102.20%
Total Exec Presbytery/Stated Clerk	17,477.32	13,699.40	3,777.92	127.58%	178,587.06	164,392.80	14,194.26	108.63%
Office Manager								

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Presbytery of Riverside
Budget vs. Actuals YTD- Accrual Basis
January - December 2025

	Dec 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
50081 Salary	2,904.39	2,643.37	261.02	109.87%	32,443.64	31,720.00	723.64	102.28%
50082 Medical Expense	13.89	16.63	(2.74)	83.52%	166.68	200.00	(33.32)	83.34%
Total Office Manager	2,918.28	2,660.00	258.28	109.71%	32,610.32	31,920.00	690.32	102.16%
Total 50060 Payroll Expenses	20,644.77	17,909.40	2,735.37	115.27%	222,488.24	214,912.80	7,575.44	103.52%
50100 Personnel Expenses								
50101 Exec Presbytery/Stated Clerk Professional Exp								
50101a Exec Presbytery	2,144.05	1,250.00	894.05	171.52%	12,369.70	15,000.00	(2,630.30)	82.46%
50101b Stated Clerk	2,469.00	387.50	2,081.50	637.16%	4,088.52	4,650.00	(561.48)	87.93%
Total 50101 Exec Presbytery/Stated Clerk Professional Exp	4,613.05	1,637.50	2,975.55	281.71%	16,458.22	19,650.00	(3,191.78)	83.76%
50103 Staff Ed & Prof Development	8.99		8.99		46.98		46.98	
50105 Mileage Reimbursement	362.96	166.63	196.33	217.82%	772.81	2,000.00	(1,227.19)	38.64%
Total 50100 Personnel Expenses	4,985.00	1,804.13	3,180.87	276.31%	17,278.01	21,650.00	(4,371.99)	79.81%
50200 Presbytery Missions - Committees, Commissions, Teams								
50201 Property / Finance								
50206 SBHNS - Monthly Distribution	2,000.00	2,000.00		100.00%	24,000.00	24,000.00		100.00%
50208 Emergency Church Expense	47.13	208.37	(161.24)	22.62%	439.25	2,500.00	(2,060.75)	17.57%
Total 50201 Property / Finance	2,047.13	2,208.37	(161.24)	92.70%	24,439.25	26,500.00	(2,060.75)	92.22%
50210 HPCC								
50212 HPCC Expense		50.00	(50.00)	0.00%		600.00	(600.00)	0.00%
50216 Background Checks		33.37	(33.37)	0.00%		400.00	(400.00)	0.00%
Total 50210 HPCC	-	83.37	(83.37)	0.00%	-	1,000.00	(1,000.00)	0.00%
50230 Comm on Prep for Ministry								
50231 Dept. of Justice Screening		20.87	(20.87)	0.00%		250.00	(250.00)	0.00%
50232 Psychological Assessments		83.37	(83.37)	0.00%		1,000.00	(1,000.00)	0.00%
50233 Supplies / Update Members Book		41.63	(41.63)	0.00%		500.00	(500.00)	0.00%
Total 50230 Comm on Prep for Ministry	-	145.87	(145.87)	0.00%	-	1,750.00	(1,750.00)	0.00%
50240 Partners in Ministry Expenses								
50241 Advocacy	1,300.00	208.37	1,091.63	623.89%	1,300.00	2,500.00	(1,200.00)	52.00%
50246 Scholarship - Conf/Trips		208.37	(208.37)	0.00%	1,002.57	2,500.00	(1,497.43)	40.10%
50247 Clergy Retreat	0.55	208.37	(207.82)	0.26%		2,500.00	(2,500.00)	0.00%
50248 Congregational Resources		125.00	(125.00)	0.00%		1,500.00	(1,500.00)	0.00%
50249 Leadership Training		83.37	(83.37)	0.00%		1,000.00	(1,000.00)	0.00%
50251 Big Bear Camper Scholarship		333.37	(333.37)	0.00%	5,575.00	4,000.00	1,575.00	139.38%
50254 Youth Ministry - Other		41.63	(41.63)	0.00%	1,000.00	500.00	500.00	200.00%
Total 50240 Partners in Ministry Expenses	1,300.55	1,208.48	92.07	107.62%	8,877.57	14,500.00	(5,622.43)	61.22%
50260 Presbytery Commission								

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Presbytery of Riverside
Budget vs. Actuals YTD- Accrual Basis
January - December 2025

	Dec 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
50002 Moderator Expenses		208.37	(208.37)	0.00%	144.41	2,500.00	(2,355.59)	5.78%
Total 50260 Presbytery Commission	-	208.37	(208.37)	0.00%	144.41	2,500.00	(2,355.59)	5.78%
Total 50200 Presbytery Missions - Committees, Commissions, Teams	3,347.68	3,854.46	(506.78)	86.85%	33,461.23	46,250.00	(12,788.77)	72.35%
Total Expenses	32,393.66	29,147.87	3,245.79	111.14%	318,047.19	349,771.80	(31,724.61)	90.93%
Net Operating Income	148,585.48	(7,062.18)	155,647.66	-2103.96%	147,442.08	(84,743.30)	232,185.38	-173.99%
Other Income								
59240 Partners in Ministry Flow Through Revenue								
59242 Grant Income					25,032.00		25,032.00	
Total 59240 Partners in Ministry Flow Through Revenue					25,032.00		25,032.00	
Total Other Income	-	-	-		25,032.00	-	25,032.00	
Other Expenses								
60240 Partners in Ministry Flow Through Expenses								
50256 Fourth Grade Program					4,950.00		4,950.00	
50257 Immigrant Emergency Fund					1,000.00		1,000.00	
60244 PCUSA Grant Expense	(18,062.33)		(18,062.33)		6,969.67		6,969.67	
60253 Youth Triennium					36,738.69		36,738.69	
Total 60240 Partners in Ministry Flow Through Expenses	(18,062.33)	-	(18,062.33)		49,658.36	-	49,658.36	
60280 NWC/AC Flow Through Expenses								
60281 Grant Expense					10,000.00		10,000.00	
Total 60280 NWC/AC Flow Through Expenses	-	-	-		10,000.00	-	10,000.00	
Total Other Expenses	(18,062.33)	-	(18,062.33)		59,658.36	-	59,658.36	
Net Other Income	18,062.33	-	18,062.33		(34,626.36)	-	(34,626.36)	
Net Income	\$ 166,647.81	\$ (7,062.18)	\$ 173,709.99	-2359.72%	\$ 112,815.72	\$ (84,743.30)	\$ 197,559.02	-133.13%

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PRESBYTERY OF RIVERSIDE CONGREGATIONAL FACILITIES USE AGREEMENT

1. The **parties** to this agreement are
First Presbyterian Church of Corona (FPCC), a California non-profit corporation,
located at 950 W. Ontario Avenue, Corona, CA 92882.
and
The Vietnamese Missionary Alliance Church of Corona (VMACC), a California non-
profit corporation located at 950 W. Ontario Avenue, Corona, CA 92882.

2. The **facilities** to this agreement are on the premises of FPCC, 950 W. Ontario
Avenue, Corona, CA 92882, and cover the following:
A. Sanctuary, kitchen (labeled portions of cabinets, drawers, and refrigerator),
and toddler room
B. Equipment: Common kitchen appliances
C. Entire parking lot

Note: be very specific in defining areas and equipment

3. The time the facilities may be used by the VMACC are as follows:
A. Sanctuary, kitchen, and toddler room Sundays from 12:00 to 4:20 p.m.
B. Equipment listed in Section 2.B. Sundays from 12:00 p.m. to 4:20 p.m.
C. Parking lot Sundays from 12:00 p.m. to 4:20 p.m.
D. VMACC understands that FPCC may, with a 2-week notice, exercise its right
to use the church on a Sunday in lieu of VMACC. It is further recognized that
unique events may occasionally require adjustments to this schedule. On those
occasions adjustments can be made by mutual agreement without violating or
changing the terms of this lease.

4. The **terms** of this agreement are for 12 months, commencing on January 1, 2026, and
expiring on December 31, 2026.

*Note: All agreements of real property for worship purposes and agreements of more than five (5) years
require the written approval of the Presbytery. Book of Order G-4.0206b.*

- A. Any holding over by the VMACC after the expiration of the term of this
agreement or any extension thereof shall be as use from month to month on the
terms of this agreement except that the rent amount shall increase one hundred
and fifty percent (150%) and shall not negate any provision or condition of this
agreement unless the VMACC has prior agreed in writing to a longer extension or
a different provision or condition.
B. At the expiration of the agreement or upon any sooner termination, the VMACC
will quit and deliver up the Facilities and all future erections or additions to or upon
the FPCC, peaceably, quietly and in good order and condition, reasonable wear
and use thereof excepted, as the same now exists or may be established by the
VMACC. All of the VMACC's equipment not permanently attached to walls or to
floors shall be retained by the VMACC.
C. During the term of this agreement either FPCC or the VMACC may terminate or
cancel the cancel without penalty with 30 days advance written notice.

5. The VMACC agrees to pay FPCC, on or before the 1st day of each month, \$750.00 for **rent**. If the rent is not paid within the first 10 days of the month, a 10% late fee of \$75.00 shall be assessed.

6. If the rent shall be in **arrears** for ten (10) calendar days or if the VMACC shall neglect or fail to do or perform and observe any of the covenants herein contained which on said VMACC part are to be performed within thirty (30) days of written notice from FPCC, then and in either of said events FPCC may, immediately or any time thereafter, and while said neglect or default continues, and without further notice or demand, expel the VMACC and those claiming through the VMACC and remove the VMACC's effects without being taken or deemed guilty in any manner of trespass, and without prejudice of any of the remedies which might otherwise be used for arrearage of rent or breach of covenant.

7. See **Note**. "[organization name]" agrees to pay its pro-rata share of all **utilities** used in and for the Facilities during the term of the Agreement. "[organization name's]" pro-rata share shall be written numerical pro-rata percent as a proportion of the Facility size and/or time usage of the utilities costs for the entire building. Utilities are defined to include electricity, natural gas, water, and sewage and any other service identified by the "Church". "[organization name]" shall pay all costs incurred for its own phones and/or phone line services and internet services and/or equipment. "[organization name's]" pro-rata share of utilities as given above shall be in addition to the Rent amount stipulated in Section 5 and shall accompany each periodic Rent payment. In addition, Lessee's pro-rata share of utilities shall be governed by the Default conditions of Section 6.

Note: *A church is better served by using the above process to account for utility cost. However, it may be easier to include the cost of utilities into the rent as part of Section 5 even though the actual costs may not be totally accurate. If this approach is taken and if the agreement is long and has no automatic escalation clause, add language to allow a review and revision of the rent at least every two (2) years to account for any significant utility costs changes.* FPCC elects to include the cost of utilities into the rent as part of Section 5.

8. VMACC agrees at all times during the term of this Agreement, at its own expense, to maintain, furnish and deliver to FPCC liability **insurance** policies in form and with an insurer reasonably satisfactory to the FPCC. Such policy shall insure both the FPCC and the Presbytery of Riverside (with FPCC's and the Presbytery's interest being that of an additional insured) and VMACC against all liability for claims or damages to person(s) or property in or about the Facilities during VMACC's use of the Facilities. The amount of said liability insurance shall not be less than \$1,000,000 per occurrence for bodily injury and property damage. FPCC shall be solely responsible for procuring insurance to cover its own activities on the facilities. By signing this agreement, the agent attests that VMACC carries Workers Compensation insurance as required by the state of California.

9. VMACC shall **hold harmless and indemnify** FPCC and the Presbytery of Riverside from and against any and all claims, actions, suits, damages, judgments, losses, costs, charges, and expenses of any nature whatsoever (including, without limitation, attorneys' fees, costs and disbursements whether or not an action is brought, on appeal or otherwise) suffered or incurred by VMACC, VMACC's members or VMACC's guests stemming from its use of the Facilities, and including the infection of COVID-19, exposures of COVID-19 or any other illness or any other injury arising from VMACC's use

of the Facilities, including but not limited to, liability and claims arising from the FPCC's negligent acts."

VMACC, FPCC, and the Presbytery of Riverside release each other and waive their respective rights to subrogation against each other for loss or damage covered by insurance.

10. VMACC shall not permit any **lien** of any kind, type or description or duration to be placed or imposed upon the Facilities or any part thereof or upon the real property upon which it stands.

11. **VMACC's Responsibilities** include and are not limited to:

- (1) maintain the Facilities in a clean and safe manner.
- (2) clean of the Facilities prior to use by FPCC. This is not intended to be a full janitorial service but is expected to include removing trash, vacuuming or mopping floors and/or cleaning the bathrooms in the event of unusual messes. If used, the kitchen must be completely cleaned and returned to the state in which it was found.
- (3) not overload the floors in such a way as to cause any undue or serious stress or strain upon the Facilities.
- (4) all furniture and equipment used is to be returned to its original position.
- (5) not do or permit anything which would increase the hazard to the Facilities nor which would increase the insurance rates on the Facilities.

If FPCC's insurance rates are increased as a result of VMACC's use or misuse of the Facilities, VMACC agrees to reimburse the full amount of such increase in insurance expense to FPCC upon request, documentation, and itemization of the increase by the FPCC's insurer.

Note: If VMACC caused such an increase it should be responsible for it, so to continue the good and useful utility of the real property by all parties.

- (6) VMACC will provide all other consumables not listed in Section 12 (4).
- (7) VMACC shall keep VMACC's personal property in the toddler room when the Facilities are not being used by VMACC. VMACC shall be responsible for restoring VMACC's personal property from its storage. FPCC will not use any VMACC property and will endeavor to protect stored items; however, VMACC stores items at its own risk and FPCC is not responsible for damage which may occur while stored on the premises.
- (8) check and lock all doors.
- (9) turn off lights and AC/heating
- (10) abide by all local, state and federal laws and regulations.
- (11) not remove equipment, such as folding chairs, tables, utensils, dishes, and appliances, for any reason, including cleaning, repair or for use at VMACC activities off the premises.
- (12) personal mishap or any bodily injury that occurs on campus during VMACC activities must be reported to FPCC within 24 hours.
- (13) other expectations based on particular space and usage: Kitchen: Keep leftovers in designated spaces of refrigerator and freezer and monitor all items weekly for proper disposal; General: The facilities will be used for the religious and fellowship functions of VMACC and shall be used in a fashion that respects the sacred purposes of all who use the facilities.

(14) other prohibited activities: Use of any FPCC audio equipment; Smoking on the entire campus; The use of red punch or wine other than for the purpose of Holy Communion; Hanging of temporary signs off of the building or structures.

12. **FPCC's Responsibilities** include and are not limited to:

- (1) maintain the Facilities in good condition and repair and in a clean and safe manner, including one weekly janitorial service according to FPCC's schedule.
- (2) provide and maintain adequate custodial supplies for its customary use of the Building.
- (3) provide and maintain electric light bulbs and fire extinguishers for the entire Building.
- (4) FPCC will provide and maintain adequate custodial supplies for VMACC's customary and pro-rata use of the Facilities including: restroom supplies, waste receptacles, toilet paper, soap, paper towels, and additional cleaning supplies as needed.

Note: If "the Church" provides this service, change "organization name" to "the Church" and think about what the costs may be and if it needs to be built into the rent and move text to Section 12.

(5) reserves the right to make any structural or cosmetic changes to the Facilities at any time but will advise VMACC of any such changes.

Major alterations that impede the day-to-day use by VMACC, short of unforeseen emergencies, shall require thirty (30) days' written notice to VMACC. FPCC shall use its best efforts to cause such alterations, repairs or improvements to be performed in a quality, workmanlike manner that is designed to minimize interference with VMACC's use and operation in the Facilities.

13. VMACC shall not **sublet** or allow any third party to use any part of the Facilities. VMACC represents and warrants that it will require all officers, agents, employees, invitees and guests to adhere with all local, state and federal regulations. VMACC takes sole responsibility for remedying any actions in violation of such regulations, whether that responsibility is financial or otherwise.

14. VMACC and its members and guests may use the **Parking Lot(s)** during VMACC's time of use of the Facilities. VMACC shall assume full responsibility for safety on the Parking Lot(s) during VMACC's time of use. FPCC shall assume full responsibility for safety on the Parking Lot(s) at all other times.

15. Should **extraordinary unexpected, non-structural damage** occur to Facilities (e.g., floods, sewer-line breaks, water-line breaks, wind/hail damage), FPCC shall pay for such repair costs and charge to VMACC its pro rata share of expenses unless otherwise agreed to in a writing signed by both parties.

When appropriate, each party will pursue insurance claims and any such insurance coverage will go towards each party's pro rata share of repair expenses. In the event the insurance coverage is insufficient to cover the cost of repair, each party will be responsible for the remainder of its pro rata share.

16. Each party to this agreement shall provide the name and phone number of a person who can be **contacted** in case a problem or emergency arises.

17. **Weddings** shall not be performed without prior approval of the FPCC and are subject to FPCC's wedding policies and fees.

18. Both parties to this agreement shall remain **open to requests, complaints, suggestions**, and other communications in an atmosphere of mutual cooperation.

19. None of the **rights or privileges** of FPCC are assigned to VMACC through the execution of this agreement.

20. Any dispute arising from this Agreement shall be submitted to binding **arbitration** through the written agreement of all parties.

21. If VMACC defaults hereunder and FPCC retains an attorney to secure possession of the Facilities or to collect delinquent Rent, VMACC agrees to pay FPCC's **attorneys' fees** and costs incurred by FPCC in respect thereto. Furthermore, in any dispute submitted to arbitration, the prevailing party (as determined by the arbitrator) shall be entitled to recover its reasonable attorneys' fees and costs incurred. The arbitrator shall determine such award.

22. FPCC and VMACC acknowledge and affirm (i) that both FPCC and VMACC are nonprofit entities, (ii) that both are exempt from taxation under IRS Code 501(c)(3), (iii) that the use of the property has been and will remain during the agreement term for nonprofit purposes only, and (iv) that the rent payable under the lease has been established to reflect the savings below market rent resulting from the exemption from taxation of both FPCC and VMACC.

The Parties have executed this Agreement as of the dates written below

**Accepted by
VMACC:**

By: Son M. Le
Agent for VMACC

Son M. Le
Signature

Date: 1/10/2026

**Accepted by
FPCC:**

By: Marilyn L. Mittelstadt
Agent for FPCC

Marilyn L. Mittelstadt
Signature

Date: 1/12/26

PRESBYTERY OF RIVERSIDE CONGREGATIONAL FACILITIES USE AGREEMENT

1. The **parties** to this agreement are
First Presbyterian Church of Corona (FPCC), a California non-profit corporation,
located at 950 W. Ontario Avenue, Corona, CA 92882.
and
Clarity Church, a California non-profit corporation located at 950 W. Ontario
Avenue, Corona, CA 92882.

2. The **facilities** to this agreement are on the premises of FPCC, 950 W. Ontario
Avenue, Corona, CA 92882, and cover the following:
A. Sanctuary, kitchen (labeled portions of cabinets, drawers, and refrigerator),
classrooms #1, #2, and #3 and nursery for storage.
B. Equipment: Common kitchen appliances
C. Entire parking lot

Note: be very specific in defining areas and equipment

3. The times the facilities may be used by Clarity Church are as follows:
A. Sanctuary, kitchen, nursery, and classrooms #1, #2, and #3 Sundays from 4:30
p.m. to 9:30 p.m.
B. Equipment listed in Section 2.B. Sundays from 4:30 p.m. to 9:30 p.m.
C. Parking lot Sundays from 4:30 p.m. to 9:30 p.m., weekdays as needed for office
use
D. One of the classrooms listed in section 2.A. for weekday use as an office
E. Clarity Church understands that FPCC may, with a 2-week notice, exercise its
right to use the church on a Sunday in lieu of Clarity Church. It is further
recognized that unique events may occasionally require adjustments to this
schedule. On those occasions adjustments can be made by mutual agreement
without violating or changing the terms of this lease.

4. The **terms** of this agreement are for **3 months, commencing on January 1, 2026,
and expiring on March 31, 2026.**

*Note: All agreements of real property for worship purposes and agreements of more than five (5) years
require the written approval of the Presbytery. Book of Order G-4.0206b.*

A. Any holding over by Clarity Church after the expiration of the term of this
agreement or any extension thereof shall be as use from month to month on the
terms of this agreement except that the rent amount shall increase one hundred
and fifty percent (150%) and shall not negate any provision or condition of this
agreement unless Clarity Church has prior agreed in writing to a longer extension
or a different provision or condition. It is anticipated at the time of this signing that
an agreement for the remainder of the 2026 calendar year will be confirmed during
March 2026, with a resubmittal of paperwork to the Presbytery of Riverside.

B. At the expiration of the agreement or upon any sooner termination, Clarity
Church will quit and deliver up the Facilities and all future erections or additions to
or upon the FPCC, peaceably, quietly and in good order and condition, reasonable
wear and use thereof excepted, as the same now exists or may be established by

Clarity Church. All of Clarity Church's equipment not permanently attached to walls or to floors shall be retained by Clarity Church.

C. During the term of this agreement either FPCC or Clarity Church may terminate or cancel the cancel without penalty with 30 days advance written notice.

5. Clarity Church agrees to pay FPCC, on or before the 1st day of each month:
 - a. \$1,000.00 for **rent**. If the rent is not paid within the first 10 days of the month, a 10% late fee shall be assessed.
 - b. \$250 as a flat fee for utilities

6. If the rent shall be in **arrears** for ten (10) calendar days or if Clarity Church shall neglect or fail to do or perform and observe any of the covenants herein contained which on said Clarity Church part are to be performed within thirty (30) days of written notice from FPCC, then and in either of said events FPCC may, immediately or any time thereafter, and while said neglect or default continues, and without further notice or demand, expel Clarity Church and those claiming through Clarity Church and remove Clarity Church's effects without being taken or deemed guilty in any manner of trespass, and without prejudice of any of the remedies which might otherwise be used for arrearage of rent or breach of covenant.

7. See **Note**. "[organization name]" agrees to pay its pro-rata share of all **utilities** used in and for the Facilities during the term of the Agreement. "[organization name's]" pro-rata share shall be written numerical pro-rata percent as a proportion of the Facility size and/or time usage of the utilities costs for the entire building. Utilities are defined to include electricity, natural gas, water, and sewage and any other service identified by the "Church". "[organization name]" shall pay all costs incurred for its own phones and/or phone line services and internet services and/or equipment. "[organization name's]" pro-rata share of utilities as given above shall be in addition to the Rent amount stipulated in Section 5 and shall accompany each periodic Rent payment. In addition, Lessee's pro-rata share of utilities shall be governed by the Default conditions of Section 6.

Note: *A church is better served by using the above process to account for utility cost. However, it may be easier to include the cost of utilities into the rent as part of Section 5 even though the actual costs may not be totally accurate. If this approach is taken and if the agreement is long and has no automatic escalation clause, add language to allow a review and revision of the rent at least every two (2) years to account for any significant utility costs changes.* FPCC elects to include the cost of utilities as a flat fee, as described in Section 5.

8. Clarity Church agrees at all times during the term of this Agreement, at its own expense, to maintain, furnish and deliver to FPCC liability **insurance** policies in form and with an insurer reasonably satisfactory to the FPCC. Such policy shall insure both the FPCC and the Presbytery of Riverside (with FPCC's and the Presbytery's interest being that of an additional insured) and Clarity Church against all liability for claims or damages to person(s) or property in or about the Facilities during Clarity Church's use of the Facilities. The amount of said liability insurance shall not be less than \$1,000,000 per occurrence for bodily injury and property damage. FPCC shall be solely responsible for procuring insurance to cover its own activities on the facilities. By signing this agreement, the agent attests that Clarity Church carries Workers Compensation insurance as required by the state of California.

9. Clarity Church shall **hold harmless and indemnify** FPCC and the Presbytery of Riverside from and against any and all claims, actions, suits, damages, judgments, losses, costs, charges, and expenses of any nature whatsoever (including, without limitation, attorneys' fees, costs and disbursements whether or not an action is brought, on appeal or otherwise) suffered or incurred by Clarity Church, Clarity Church's members or Clarity Church's guests stemming from its use of the Facilities, and including the infection of COVID-19, exposures of COVID-19 or any other illness or any other injury arising from Clarity Church's use of the Facilities, including but not limited to, liability and claims arising from the FPCC's negligent acts."

Clarity Church, FPCC, and the Presbytery of Riverside release each other and waive their respective rights to subrogation against each other for loss or damage covered by insurance.

10. Clarity Church shall not permit any **lien** of any kind, type or description or duration to be placed or imposed upon the Facilities or any part thereof or upon the real property upon which it stands.

11. **Clarity Church's Responsibilities** include and are not limited to:

- (1) maintain the Facilities in a clean and safe manner.
- (2) clean of the Facilities prior to use by FPCC. This is not intended to be a full janitorial service but is expected to include removing trash, vacuuming or mopping floors and/or cleaning the bathrooms in the event of unusual messes. If used, the kitchen must be completely cleaned and returned to the state in which it was found.
- (3) not overload the floors in such a way as to cause any undue or serious stress or strain upon the Facilities.
- (4) all furniture and equipment used is to be returned to its original position.
- (5) not do or permit anything which would increase the hazard to the Facilities nor which would increase the insurance rates on the Facilities.

If FPCC's insurance rates are increased as a result of Clarity Church's use or misuse of the Facilities, Clarity Church agrees to reimburse the full amount of such increase in insurance expense to FPCC upon request, documentation, and itemization of the increase by the FPCC's insurer.

note: If Clarity Church caused such an increase it should be responsible for it, so to continue the good and useful utility of the real property by all parties.

- (6) Clarity Church will provide all other consumables not listed in Section 12 (4).
- (7) Clarity Church shall keep Clarity Church's personal property in the nursery and Classroom #2 when the Facilities are not being used by Clarity Church. Clarity Church shall be responsible for restoring Clarity Church's personal property from its storage. FPCC will not use any Clarity Church property and will endeavor to protect stored items; however, Clarity Church stores items at its own risk and FPCC is not responsible for damage which may occur while stored on the premises.
- (8) check and lock all doors.
- (9) turn off lights and AC/heating
- (10) abide by all local, state and federal laws and regulations.
- (11) not remove equipment, such as folding chairs, tables, utensils, dishes, and appliances, for any reason, including cleaning, repair or for use at Clarity Church's activities off the premises.

POR Congregational Lease Template, approved by PFIFD 2024_09_25

(12) personal mishap or any bodily injury that occurs on campus during Clarity Church's activities must be reported to FPCC within 24 hours.

(13) other expectations based on particular space and usage: Kitchen: Keep leftovers in designated spaces of refrigerator and freezer and monitor all items weekly for proper disposal; General: The facilities will be used for the religious and fellowship functions of Clarity Church and shall be used in a fashion that respects the sacred purposes of all who use the facilities.

(14) other prohibited activities: Use of any FPCC audio equipment; Smoking on the entire campus; The use of red punch or wine other than for the purpose of Holy Communion; Hanging of temporary signs off of the building or structures; Use of baptismal tub indoors.

12. **FPCC's Responsibilities** include and are not limited to:

(1) maintain the Facilities in good condition and repair and in a clean and safe manner, including one weekly janitorial service according to FPCC's schedule.

(2) provide and maintain adequate custodial supplies for its customary use of the Building.

(3) provide and maintain electric light bulbs and fire extinguishers for the entire Building.

(4) FPCC will provide and maintain adequate custodial supplies for Clarity Church's customary and pro-rata use of the Facilities including: restroom supplies, waste receptacles, toilet paper, soap, paper towels, and additional cleaning supplies as needed

Note: If "the Church" provides this service, change "organization name" to "the Church" and think about what the costs may be and if it needs to be built into the rent and move text to Section 12.

(5) reserves the right to make any structural or cosmetic changes to the Facilities at any time but will advise Clarity Church of any such changes.

Major alterations that impede the day-to-day use by Clarity Church, short of unforeseen emergencies, shall require thirty (30) days' written notice to Clarity Church. FPCC shall use its best efforts to cause such alterations, repairs or improvements to be performed in a quality, workmanlike manner that is designed to minimize interference with Clarity Church's use and operation in the Facilities.

13. Clarity Church shall not **sublet** or allow any third party to use any part of the Facilities. Clarity Church represents and warrants that it will require all officers, agents, employees, invitees and guests to adhere with all local, state and federal regulations. Clarity Church takes sole responsibility for remedying any actions in violation of such regulations, whether that responsibility is financial or otherwise.

14. Clarity Church and its members and guests may use the **Parking Lot(s)** during Clarity Church's time of use of the Facilities. Clarity Church shall assume full responsibility for safety on the Parking Lot(s) during Clarity Church's time of use. FPCC shall assume full responsibility for safety on the Parking Lot(s) at all other times.

15. Should **extraordinary unexpected, non-structural damage** occur to Facilities (e.g., floods, sewer-line breaks, water-line breaks, wind/hail damage), FPCC shall pay for such repair costs and charge to Clarity Church its pro rata share of expenses unless otherwise agreed to in a writing signed by both parties.

POR Congregational Lease Template, approved by PFIFD 2024_09_25

When appropriate, each party will pursue insurance claims and any such insurance coverage will go towards each party's pro rata share of repair expenses. In the event the insurance coverage is insufficient to cover the cost of repair, each party will be responsible for the remainder of its pro rata share.

16. Each party to this agreement shall provide the name and phone number of a person who can be **contacted** in case a problem or emergency arises.

17. **Weddings** shall not be performed without prior approval of the FPCC and are subject to FPCC's wedding policies and fees.

18. Both parties to this agreement shall remain **open to requests, complaints, suggestions**, and other communications in an atmosphere of mutual cooperation.

19. None of the **rights or privileges** of FPCC are assigned to Clarity Church through the execution of this agreement.

20. Any dispute arising from this Agreement shall be submitted to binding **arbitration** through the written agreement of all parties.

21. If Clarity Church defaults hereunder and FPCC retains an attorney to secure possession of the Facilities or to collect delinquent Rent, Clarity Church agrees to pay FPCC's **attorneys' fees** and costs incurred by FPCC in respect thereto. Furthermore, in any dispute submitted to arbitration, the prevailing party (as determined by the arbitrator) shall be entitled to recover its reasonable attorneys' fees and costs incurred. The arbitrator shall determine such award.

22. FPCC and Clarity Church acknowledge and affirm (i) that both FPCC and Clarity Church are nonprofit entities, (ii) that both are exempt from taxation under IRS Code 501(c)(3), (iii) that the use of the property has been and will remain during the agreement term for nonprofit purposes only, and (iv) that the rent payable under the lease has been established to reflect the savings below market rent resulting from the exemption from taxation of both FPCC and Clarity Church.

The Parties have executed this Agreement as of the dates written below

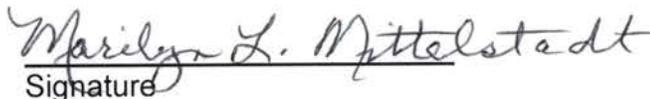
**Accepted by
Clarity Church:**

**Accepted by
FPCC:**

By: Brian Drinkwine
Agent for Clarity Church

By: Marilyn L. Mittelstadt
Agent for FPCC


Signature


Signature

Date: 01/12/2026

Date: 1/12/26

The Presbytery Commission met once via zoom and once via email since our last Presbytery Assembly Meeting and what follows is a summary of our work:

For Information

1. The PC meetings schedule for 2026 are as follows:
 - Thursday, April 30 at TBD (in the evening) via zoom
 - Thursday, July 30 at TBD (in the evening) via zoom
 - Thursday, October 29 TBD (in the evening) via zoomAdditional meetings as necessary will be called by the Chair.
2. PC approved the creation of a communication specialist position for \$125/month and empowered the Presbytery Leader to create a job description.
3. PFIFD reported significant positive income from investments in December of 2024 resulting in a surplus of over \$140k (instead of the budgeted -\$84k)

Commission Decisions (actions taken on behalf of the Presbytery Assembly, can be rescinded or modified by the Assembly)

1. **Approved** Ruling Elder Hyundai Joh (Korean Presbyterian Fellowship of Palm Springs) to sign a new lease with Baxley Property Management, assuming responsibility for and carrying out the remaining terms of the lease originally held by Cathedral City, Community (dba All People’s Presbyterian Church)
2. **Approved** Ruling Elder Hyundai Joh (Korean Presbyterian Fellowship of Palm Springs) to be added as a signer on the churches Bank of America checking account.
3. **Accepted** the invitations to host presbytery meetings from Palm Springs (Feb 21), Redlands, First (May 16), and Lake Arrowhead (Aug 15); an invitation from San Bernardino First was declined, with PC hoping to accept their invitation in the future.

For Action

1. **Approve** financial support to the Home of Neighborly Services in the amount of \$2,000 per month through July 2026, with funds to be allocated from the dividends and capital gains and proceeds from the related investment account and continue to not charge monthly rent.
2. **Approve** writing off \$20,199.06 as bad debt expense for 2025. This is the amount that the Presbytery paid to PILP for the payments that Mountain View Church missed in 2024.
 - Note: this is an accounting action that does not relieve Mountain View of the debt and if paid, this accounting action would be reversed.
3. **Approve** the lease between Corona, First and the Vietnamese Missionary Alliance and **Approve** the lease between Corona, First and Clarity Church (G-4.0206b)

**Committee on Preparation for Ministry Report to Presbytery Assembly
February 21, 2026
Tina Blair, Chair**

For Information

The CPM meets regularly in the third week of every month. We often review the progress of Candidate Eric Brandenberger and discusses ways to help and encourage him in his journey towards ordination as a TE. We have also responded to several inquiries about becoming a Commissioned Pastor (formerly CLP or CRE). We plan to spend this year reviewing, updating and clarifying the process for becoming a Commissioned Pastor.

The CPM has spent much of 2025 reviewing the existing policies and procedures of Riverside Presbytery for becoming a Teaching Elder. We have been guided in this process by the PCUSA Advisory Handbook, by our own past policies, and by discussions and questions that have arisen in the past two years with members of Presbytery. We have now produced a “Handbook on Becoming a Teaching Elder,” which we believe makes our process clearer and more in-line with national guidelines.

For Action

Adopt the handbook “Becoming a Minister of Word and Sacrament (Teaching Elder)”



PREPARATION FOR ORDAINED MINISTRY

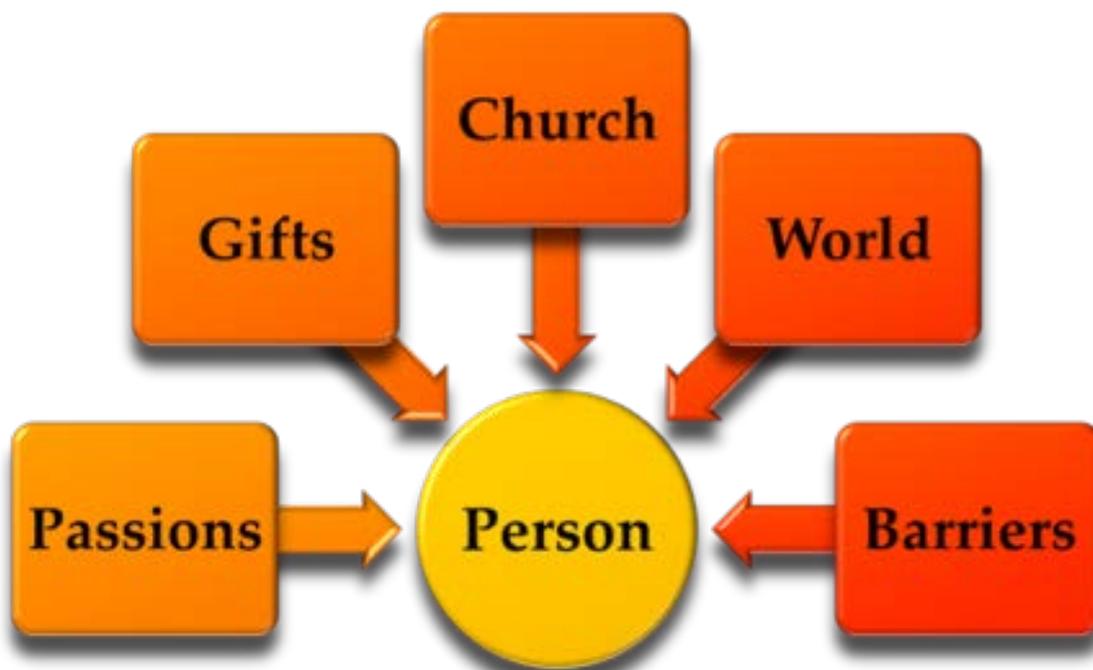
Becoming a Minister of Word and Sacrament (*Teaching Elder*)



Introduction

“God gave some apostles, some prophets, some evangelists, and some pastors and teachers. God’s purpose was to equip God’s people for the work of serving and building up the body of Christ.” Ephesians 4:11-13 (CEB)

Hearing and following God’s call on a person’s life can take many forms. The call for ordained ministry, in particular the process to become a Teaching Elder -- a Minister of Word and Sacrament -- is unique. Preparation to become a TE can be an exciting, challenging, growing and daunting process for an individual. It is a process in which a relationship is begun between God, the individual discerning a call, the Session and the Presbytery. The Committee on Preparation for Ministry (CPM) functions for the presbytery through the call process. Throughout this preparation time, the Presbytery makes a commitment to walk alongside the individual, supporting them with prayer, guidance, and honest insight, speaking truth in love through the power of the Holy Spirit. This handbook attempts to provide clear information to all parties on each step of this journey to ordained ministry.





It Begins with a sense of Call...

Presbyterians believe that all persons are called to ministry in their communities, however particular forms of leadership are needed for the work of the church.

Presbyterians understand a call to ministry to have three parts:

- 1) **An inner sense of call**
- 2) **A community that tests this sense of call**
- 3) **A call from a community to serve in a particular place**

Resources: Download the free PC(USA) *Advisory Handbook for the Preparation for Ministry* (pcusa.org; resources, search for Preparation for Ministry).

First Steps

A person who feels called by God to be a Presbyterian minister, known as a Minister of the Word and Sacrament (Teaching Elder), begins by first filling out *Forms 1a*, and *Form 1b*, after expressing their desire to their church's Session. The person must have been an active member of the church for at least six months before they can apply. If the Session agrees with the person's sense of call, they agree to endorse the person and will appoint an Elder to be their Liaison as a mentor and an advocate. The Clerk of Session then fills out *Form 1d* and mails it along with *Forms 1a and b* to the Stated Clerk of Presbytery who reviews the application for completeness and forwards it to the Chair of the Committee on Preparation for Ministry (CPM).^{*} The CPM then meets with the applicant and votes to recommend to Presbytery that the person be enrolled with PC(USA) as an Inquirer and appoints a CPM Liaison to mentor that person and advocate for them at the Presbytery level.

^{*} *Information and forms are available on the Riverside Presbytery website*

This process is a 3-way Covenant of support, care and guidance.



Goals of the process leading to ordination as a Minister of the Word and Sacrament include growth in:

Education for Ministry, including evaluation of the individual's academic potential and progress, and reflection on their educational experiences in relation to their preparation for service as a minister of the Word and Sacrament.

Spiritual Development, providing a framework in which individuals can reflect on their personal faith journey and their spiritual practices to discern the will of God in their lives.

Interpersonal Relations, providing opportunities to reflect on how one relates to others, one's leadership style, and what they mean in terms of the functions and responsibilities of the ministry of the Word and Sacrament.

Personal Growth, through which persons reflect on who they are, what areas they need to develop, how to understand their call, and how to develop personal stewardship.

Professional Development, to help persons develop specific skills that will enhance their effectiveness as Ministers of the Word and Sacrament and as Presbyters, especially in the areas of understanding one's ministry context and the ability to deal with conflict that may emerge in ministry settings where one serves.

1. Inquiry Phase

The purpose of the steps taken during Inquiry phase is to determine the person's suitability for ordination as a Minister of the Word and Sacrament.

During the Inquiry Phase, (usually two years), the person explores the implications of becoming a minister together with the Session and the CPM (*Forms 2a and 2b*). They usually enter seminary and begin their coursework while they continue to discern their call to ministry with help of their Liaison. This includes filling out an annual review form (*Form 3*) and meeting with CPM.

- a. **Background Check:** Early within the Inquiry Phase, the Inquirer will undergo an official background check conducted through an accredited and approved agency. This background check will be completed at the expense of the Session of the Church of Care.
- b. **Psychological Assessment:** Within this phase, the Inquirer will undergo a Psychological Assessment as a standard practice and requirement of our process under the PC(USA) to proceed to the Candidacy Phase. Recommended evaluation centers will be provided to the Inquirer. The evaluation will be completed with the expense shared in equal thirds by the Inquirer, Church of Care, and the Presbytery, with results of the evaluation shared with CPM.
- c. **Boundary Training:** During the Inquiry Phase, the Inquirer will undergo Boundary Training through an accredited and approved Boundary Training facility or site, at the Inquirer's expense. At the conclusion of the training, the *Certificate of Completion* will be shared with CPM for official records.
- d. **Bible Content Exam:** Prior to advancing to the Candidacy Phase, the Inquirer will successfully pass the Bible Content Exam. CPM recommends that the Inquirer not take the Bible Content Exam before completing their first year of seminary.
- e. **Process towards advancement:** Upon completion of this phase, the Inquirer applies to the Presbytery to become a Candidate (*Form 5a*) and meets with their Session. Should Session agree, they forward the application, along with *Form 5b*, to CPM who schedules a meeting with the Inquirer to review their status. Upon CPM's concurrence, they recommend to Presbytery that the Inquirer come before Presbytery at the next scheduled meeting to be advanced to Candidacy.
- f. **Criteria for advancement:** To proceed to candidacy the Inquirer must demonstrate personal faith, a sense of self-understanding, an understanding of the Reformed tradition, what it means to be Presbyterian, and an understanding of the task of being a minister.

2. Candidacy Phase

If the Presbytery is satisfied, the person becomes a Candidate for Ministry. During this phase, full and intensive preparation occurs under scrutiny of the Session and the CPM, including continued discernment, two internships and the Ordination Exams.

- a. **Ordination Exams:** Candidates must pass the five PC(USA) national exams in Bible Content (completed in Inquiry Phase), Theology, Bible Exegesis; Church Polity, and Worship and Sacraments. They must have completed 36 units of seminary coursework, and submit to CPM a request to take the Ordination Exams. Routinely, candidates have a college undergraduate degree (usually four years) and complete a graduate level seminary degree (usually three years, if attending full-time).
- b. **Accommodations to Particular Circumstances** (*the Book of Order, 2025 - 2027*): When a Presbytery concludes there are good and sufficient reasons for accommodations to the particular circumstances of an individual seeking ordination, it may, by a three-fourths vote, waive any of the requirements for ordination in *G-2.06*, except for those of *G-2.0607d*. If a Presbytery judges that there are good and sufficient reasons why a candidate should not be required to satisfy the requirements of *G-2.0607d*, it shall approve by three-fourths vote some alternate means by which to ascertain the readiness of the candidate for ministry in the areas covered by the standard Ordination Examinations. The existence of any waiver or alternate means to ascertain readiness, with confidential details omitted, shall be communicated to the Presbytery to which an Inquirer or Candidate may be transferred (*G-2.0610*).
- c. **Required Internships:** Riverside Presbytery requires two separate, supervised internships from Candidates:
 - a. **Supervised Practice of Ministry (SPM):** working in a church setting that is supervised by an ordained pastor, usually overseen by a professor at the Candidate's seminary, for one year, with a minimum of 12 hours/week. SPM may not take place in the home church or Church of Care. Criteria include a wide array of involvement in the life of the church planning, leading and participating in: worship (including preaching, funerals, and other important occasions), Christian education, pastoral visitation, administration, special projects, events, or assignments that would expose the Candidate to the responsibilities and realities of parish ministry.
 - b. **Clinical Pastoral Education (CPE):** One Unit of CPE, overseen by a Certified CPE Supervisor in an accredited ACPE Program is required. It can be done in a hospital setting, through a hospice care agency, or in a prison, and involves additional classroom time and written assignments. Candidates apply for a program with guidance from their seminary and will usually receive academic credit. A written final assessment from their CPE Supervisor is forwarded to CPM as part of their application to be certified ready for examination for ordination, pending a call.

3. Final Assessment

Working with their CPM Liaison, the Candidate completes an application to be Certified Ready for Examination for Ordination (*Form 6a*) and sends it with their Ordination Exam results, seminary transcripts, and CPE Assessment to the CPM. The candidate then meets with CPM and, after presenting a written personal statement of faith and preaching a prepared sermon to them is recommended to Presbytery to be certified ready for examination for ordination, pending a call. The Candidate appears before Presbytery at its next scheduled meeting and is verbally examined to be Certified Ready to Receive a Call.

Characteristics needed to become a Minister of Word and Sacrament (Teaching Elder) are: wisdom and maturity of faith, leadership skills, compassionate spirit, honest repute, and sound judgment (*Book of Order, G-2.0607a*).

1. Certified Ready to Receive a Call

When the Candidate is approved to be Certified Ready to Receive a Call, they will then, with the help of their CPM Liaison, prepare their PDP (Personal Discernment Profile) and upload it on the PC(USA) website in order to be matched up with churches that are looking for a minister. The content of the PDP and the method of preparing it will be explained by CPM at the appropriate time. Then it will be put on the PC(USA) website and interested church search committees will contact the Candidate directly and arrange interviews, meetings, etc. It is important for the Candidate to continue to work with their CPM Liaison during this time to further discern where they feel called, get feedback, and give updates on their search. This phase can take anywhere from 1 month to 1 year.

2. Becoming Ordained as a Minister of Word and Sacrament.

When the Candidate receives a validated call to ministry, and the Terms of Call are approved by the Committee on Ministry (COM), the Presbytery then ordains that person to the office of Minister of the Word and Sacrament in the PC(USA). Only a Presbytery may ordain a minister, not a Congregation. After ordination, they are installed (if a permanent position) to their position in that specific church body.

It is a long and winding road to become ordained as a Minister of Word and Sacrament in the PC(USA), but God and many supportive people will walk with you on your journey and you will be helped by lots of prayer and caring from others.

God's blessings to you if you are feeling led to step onto the path to become a Presbyterian minister. It is a challenging, but rewarding journey to serve Jesus Christ and his Church.

Your gifts are greatly needed.

Appendix: Forms

From the Advisory Handbook on Preparation for Ministry

Forms are available at riversidepresbytery.com.

There are four separate forms that make up the application for enrollment as an inquirer.

Form 1A "Application to be enrolled by Presbytery as an Inquirer"

To be completed initially by the applicant seeking to be enrolled. Both the CPM and the Presbytery's actions regarding the application are recorded on this form. It provides basic information regarding the applicant's background, identity, and interests. This form includes a list of personal references.

Form 1B "Questions for Reflection"

These questions are to be completed by the applicant as a basis for direct discussion first with the Session of the applicant's home church and later with the Presbytery's CPM.

Form 1C "Financial Planning for Theological Education"

Using basic information provided by the applicant, this spreadsheet generates a projection of the applicant's financial resources and needs relative to the required seminary training.

Form 1D "Session Evaluation and Recommendation"

This form is completed by the applicant's session and forwarded along with the other application forms to the Presbytery's CPM. The form includes questions that may guide the session's discussion with the applicant and provide support for its recommendation to the CPM.

Forms for enrolling an inquirer

These forms are used by applicants and their CPM when a decision has been made to recommend the applicant be enrolled by the Presbytery as an Inquirer.

Form 2A "Report of Consultation regarding application"

In addition to formulating its recommendation to the Presbytery to enroll the applicant as an Inquirer, the CPM should also establish goals for the first year the new Inquirer will be under care. This form records the growth objectives agreed to by the new Inquirer and the CPM. The completed report is sent to the enrollee and the sponsoring Session.

Form 2B "Covenant Agreement and Inquirer Release"

A signed acknowledgment of the new covenant relationship entered into by the Inquirer, the Session and the CPM. The Inquirer release sets in motion an understanding that permits the CPM to secure information necessary to make responsible decisions and recommendations.

Forms for consultations

These forms are used to prepare for and report the outcomes of a consultation. The same forms are used in the Inquiry and Candidacy phases as well as for consultations once a Candidate has been certified to ready to be examined for ordination, pending a call.

Form 3 “Pre-consultation report on development areas”

This report, completed by the Inquirer/Candidate before each consultation, evaluates progress in accomplishing previously agreed-upon goals and objectives. The form requests a listing of completed courses, and includes specific questions to be addressed in each of the five growth areas.

Form 4 “Report on Consultation”

A summary report of the consultation, completed by the CPM and the Inquirer/Candidate, that indicates developmental progress in the five key areas along with growth objectives agreed to for the next year. The completed report is sent to the Inquirer/Candidate and sponsoring Session.

Forms for advancing to candidacy

Inquirers and their CPM may use these forms when a decision has been made to recommend that the Presbytery advance an Inquirer to Candidate status.

Form 5A “Application to be enrolled by Presbytery as a Candidate”

To be completed initially by the Inquirer seeking to be advanced to Candidacy. The recommendations of the session and the CPM for ministry along with the action taken by the Presbytery are recorded on this form.

Form 5B “Session evaluation and recommendation for Candidate” This form is completed by the Inquirer’s session and forwarded to the Presbytery’s CPM. The form includes questions that may guide the Session’s discussion with the Inquirer and provide support for its recommendation to the CPM. Attach a letter explaining the rationale for the Session’s action in light of the Inquirer’s suitability for ordered ministry.

Form 5C “Report of Consultation to become a Candidate”

A signed acknowledgment of the new covenant relationship entered into by the Candidate and the CPM. This form also establishes growth areas for Candidate. The completed report is sent to the Inquirer/Candidate and sponsoring Session.

Form 5D “Covenant Agreement and Candidate Release”

A signed acknowledgment of the new covenant relationship entered into by the Candidate, the Session and the CPM. The Candidate release sets in motion an understanding that permits the CPM to secure information necessary to make responsible decisions and recommendations.

Reporting actions to others

Presbyteries will need to report certain actions to others across the church. When a Candidate who has been certified ready for examination for ordination, pending a call, is being considered by any Presbytery, *Form 6b* along with its supporting documentation should be sent to that Presbytery’s committee or commission responsible for its minister members. General reporting about a person’s status with their supervising CPM, transfer of care to another Presbytery, withdrawal/removal from the process, certification of readiness to receive a call, and ordination to the role of Minister of the Word and Sacrament are reported to Mid Council Ministries of the Office of the General Assembly through the Preparation for Ministry Management Portal (<http://p4m.pcusa.org>).

Form 5e “Application to be Certified Ready for Examination for Ordination”

To be completed initially by the Candidate seeking to be certified ready to receive a call. Any required documentation not already given to the CPM should be added. The recommendations of the session and the CPM are recorded on this form.

Form 6 “Summary Report of Final Assessment”

This form, completed by the CPM, acknowledges that the CPM of Riverside Presbytery has conducted a final assessment of the Candidate’s preparation and readiness to begin ministry. It certifies that she/he has successfully completed all the requirements of the denomination and the CPM and so is ready to be examined for ordination. It should be accompanied by supporting documentation that is identified on the form. (Since this report may need to be shared with another calling presbytery, all presbyteries should use this form as issued.)

Committee on Representation and Nominations Report to Presbytery Assembly - February 21, 2026
Amy Smith, Chair



The Committee on Representation and Nominations proposes the following names to be entered into nomination:

Committee on Preparation for Ministry

- RE Wendy Lamb (San Bernardino/Redlands, Community), Class of 2028

Permanent Judicial Committee:

- RE Carol Stanley (Lake Arrowhead), Class of 2027
- TE Sylvia Karcher (Retired), Class of 2027
- TE Sam Roberts (Validated), Class of 2031
- RE Susan Skoglund (San Bernardino, First), Class of 2031
- RE Hyundai Joh (Korean Fellowship) Class of 2031

Committee Chairs for 2026

- PIM – TE Erin Thomas (Riverside, Calvary)
- COM – TE Cheryl Raine (Redlands, First)
- CPM – TE Tina Blair (Retired)
- PFIFD – RE Paul Lambert (Redlands, First)
- CORN – RE Amy Smith (San Bernardino, First)

**Presbytery of Riverside
 Stated Presbytery Meeting Minutes
 November 8, 2025
 In the Worship Center of Magnolia Presbyterian Church, Riverside**

CALL TO ORDER

The stated meeting of the Presbytery of Riverside was convened and called to order in the Worship Center of Magnolia Presbyterian Church, Riverside, by the Moderator, TE Alfred Graise at 10:07 a.m. with TE Paul Knopf as Stated Clerk. The meeting was opened with a prayer. Moderator Graise declared a quorum was present and asked if there were any changes to the docket. TE Cheryl Raine indicated there would be two motions to the Committee on Ministry report. It was moved and seconded and voted to approve the amended docket (meeting the 2/3 requirement to include business not posted 7 days prior; bylaw 3.04).

Moderator Graise then called the Presbytery to Worship and the Presbytery sang “God of the Ages Whose Almighty Hand.” This was followed by the reciting of the Mission Statement and Why Statement.

***“Riverside Presbytery:
 connecting and supporting
 pastors, leaders, and congregations,
 in sharing Christ’s transforming love”***
 (Presbytery of Riverside Mission Statement)



Moderator Graise called for introductions for first-time commissioners, Corresponding Members, and guests. The following were introduced:

- First-time Commissioners: RE Gayle Timilione (Redlands, First)
- Corresponding Members: none introduced
- Guests: none introduced

RE Eric Brandenberger welcomed the presbytery acquainted the presbytery to the campus, recognizing the building the presbytery is meeting in is the oldest church building in Riverside, built in 1881. RE Cherylyn Thornton expressed thanks to those who helped prepare the meals for today, for those who helped create signs, and informed the presbytery that there would be a tour of a local mission agency (Family Promise of Riverside) as part of the meeting. RE Kris Shea shared about how to access the wifi and captions and introduced those providing ASL translation for the meeting.

PREPARING OURSELVES

RE Cherylyn Thornton led the presbytery in a Prayer of Confession, Assurance of Forgiveness, and invited the presbytery to share signs of peace with each other.

REPORT OF THE STATED CLERK & CONSENT AGENDA

Stated Clerk Knopf reported the following:

For Information:

1. Stated Presbytery Meeting Schedule for 2026:

Saturday, February 21	10am	Location: TBD
Saturday, May 16	10am	Location: TBD

Saturday, August 15 10am Location: TBD
 Saturday, November 21 10am Location: TBD (note: is the weekend before Thanksgiving)

If your congregation would like to host an in-person meeting in 2026, please email statedclerk@riversidepresbytery.com to extend an invitation

2. The 2025 per capita apportionment is as follows:

\$30.31	Presbytery
\$10.84	General Assembly
<u>\$2.85</u>	<u>Synod</u>
\$44.00	2025 Total

3. **2026 Presbytery Minimums** (note: this information was presented in a different format):

COMPENSATION CATEGORY	INSTALLED	TEMPORARY ¹	COMMISSIONED ²
Effective Salary (Salary/Housing)	\$ 70,304	\$ 59,758	\$ 59,758
Board of Pensions (27.5% of ES)	\$ 19,334 ³	N/A	N/A
OR (47% of ES in Trans.Plan)	\$ 33,043		
Reimbursements (including auto/Travel, Professional/Business, and Study Leave)	\$ 4,850	N/A	N/A
Study Leave	2 weeks	N/A	N/A
Vacation	31 days	N/A	N/A
Paid Family Medical Leave	12 weeks	N/A	N/A

1 - 85% of Installed Pastor Effective Salary Minimum (per COM Handbook)

2 - 85% of Installed Pastor Effective Salary Minimum (per COM/HPCC vote on March 2, 2023)

3 - Overall compensation for Installed pastors cannot be reduced below 2024 Terms of Call levels due to Health plan benefit changes by the board of pensions

For the Record:

1. The Presbytery Review of Session Records occurred on September 20, 2025 at Riverside, Magnolia, reviewing records from 2024. The following records were reviewed with none or only minor exceptions: Hemet, Indio, Lake Arrowhead, Ontario, Rancho Cucamonga, Redlands 1st (also 2023 records were reviewed), Ridgecrest, Riverside Calvary, Riverside Magnolia, Temecula, Twentynine Palms, Upland Taiwan, and Wildomar. When exceptions were noted, plans to prevent them next year were indicated. San Bernardino 1st arranged an alternative time (completed) and Palm Springs has scheduled an alternate time to review their records.

Beaumont, Big Bear, Cathedral City, Corona, Redlands Community, Rialto, Riverside Victoria, Upland First, Wildomar, and Yucca Valley have not conducted their record review. Record Reviews are constitutionally required and failure to participate could result in greater oversight from the presbytery.

2. The Presbytery received notice on October 15, 2025 that it was named in a remedial complaint filed with the Synod of Southern California and Hawaii by Joseph Helleis, a member of Wildomar, Mountain View, on or about October 10, 2025.

The Presbytery Commission named a Committee of Counsel, consisting of TE Julie Hodges, RE Ann Laudermilk, and TE Cheryl Raine who is preparing an answer to the complaint.

The Presbytery was notified on October 27, 2025 that the officers of the Synod PJC issued a Decision on the Preliminary Questions and is accepting the complaint.

The Presbytery was notified on October 29, 2025 that the Synod PJC affirmed the complainant's request for a Stay of Enforcement regarding the Presbytery's vote to dissolve the Wildomar congregation, effective November 30, 2025.

Let us be in prayer for the Synod PJC, the Presbytery, the AC for Wildomar, and congregation of Wildomar, and the complainant.

3. D-3.0602b states, *"The stated clerk shall keep a current roster of those members of the permanent judicial commission whose terms have expired within the past six years. The names shall be arranged alphabetically within classes beginning with the most recent class. The stated clerk shall report the roster annually to the council or councils."*
- | 2026 | 2023 | 2021 |
|--|--------------------------------------|------------------------------------|
| TE Curtis Webster†
(resigned in 2023) | TE Alfred Graise
RE Izar Martinez | RE Anne Smith†
RE Carol Stanley |
4. The Presbytery is in compliance with G-3.0106 having the following policies as part of the Manual of Administrative Operations:
- Sexual Misconduct Policy (Approved by the Assembly on June 10, 2017)
 - Harassment Policy (Approved by the Assembly on November 4, 2023)
 - Child and Youth Protection Policy (Approved by the Assembly on June 17, 2023)
- note: the 2025-2027 Book of Order now requires a Child, Youth, and Vulnerable Adult Protection Policy
- Antiracism Policy (Approved by the Assembly on November 4, 2023)
5. As of September 31, 2025, the Presbytery has transmitted \$10,722.00 in General Mission Funds to the General Assembly, \$14,793.52 in Per Capita to the General Assembly, and \$3,889.19 in Per Capita to the Synod of Southern California and Hawaii
6. Bylaw 7.04 is suspended until 2026 while some elected service positions extend beyond the six-year term limit (dates of service changing from July-June to January-December) (Action approved on June 15, 2024)

For Action:

The Stated Clerk brings the Consent Agenda for vote:

- Approve** the minutes of the September 13, 2025 stated meeting of Presbytery held at the First Presbyterian Church of Hemet
- By participating in this meeting attendees are also **giving** the presbytery **permission** to audio record the meeting, for the benefit of the minutes
- Grant voice** without vote to presbyters in attendance who are members in good standing in other mid-level councils and who have registered for this meeting (corresponding members)
- Enter** upon the permanent record, at the close of the meeting, those information items provided to Presbytery but not otherwise acted upon
- Recognize** that the action items approved at this meeting, taken together with all votes responding to request by sub bodies of the Presbytery, as fulfilling the Presbytery's

responsibility to review the work of the continuing committees, and special organizations, in accordance with the principles of administrative review in G-3.0108a

The Presbytery Commission brings the following items for vote

6. **Approve** the 2026 Redress of Imbalance, effective January 1, 2026-December 31, 2026 (Appendix 1)

The Property, Finance, Investment & Fund Development Committee brings the following items for vote

7. **Receive** the following financial report:

a. September 2025 and September YTD 2025 Budget vs. Actuals

	Sep Actual	Sep Budget	YTD Actual	YTD Budget	FY Budget
Revenue	\$ 21,232	\$ 22,086	\$260,041	\$198,771	\$265,029
Expense	\$ 28,792	\$ 29,148	\$265,706	\$262,329	\$349,772
Surplus/(Deficit)	(\$ 7,561)	(\$ 7,062)	(\$ 5,665)	(\$ 63,557)	(\$ 84,743)

8. **Approve** setting the Per Capita amount for 2026 at \$44.00 (the same from 2025)

\$29.89	Presbytery	(decrease of \$0.42)
\$11.26	General Assembly	(increase of \$0.42)
<u>\$2.85</u>	<u>Synod</u>	(unchanged)
\$44.00	2026 Total	(unchanged)

9. **Approve** the 2025 lease between Hemet 1st and Christian Compassion Center, Inc. (Appendix 2)

It was **moved, seconded, and voted to approve** the Consent Agenda.

REPORT OF THE COMMITTEE ON MINISTRY

Moderator Graise invited TE Cheryl Raine, Committee Co-Chair, to make the report.

TE Raine shared that TE Brian Gaeta-Symonds was elected as Pastor of San Bernaridno, First on October 12, 2025 and on behalf of the committee, **moved** approval of the following as an omnibus motion:

1. Concur with the Cathedral City, Community (dba All People's Presbyterian Church) to **dissolve** the pastoral relationship between TE Brian Gaeta-Symonds and Cathedral City effective October 27, 2025
2. **Examine** TE Brian Gaeta-Symonds for installation as Pastor/Head of Staff of First Presbyterian Church of San Bernardino
3. **Approve** the Call of TE Brian Gaeta-Symonds with the following terms:

Cash Salary	\$36,600	
Housing Allowance	\$38,400	31 days paid vacation (≤5 Sundays)
Total Eff. Salary	\$75,000	14 days study leave (≤2 Sundays)
BOP (+children)	\$28,450	12 days sick leave
Reimbursements	\$4,850	12 weeks paid Family Medical Leave
Total Annual Cost to Congregation: \$108,300		
4. **Approve** an Administrative Commission to Install TE Brian Gaeta-Symonds, **empowering** the Presbytery Moderator to appoint its members.

TE Brian Gaeta-Symonds introduced himself and was examined by the presbytery, including

the question of his intention to fulfil all requirements as express in the constitutional questions for ordination and installation, the Historic Principles of Church Order, and in the principles of participation and representation found in F-1.0403 (G-2.0104b), which he answered in the affirmative.

TE Gaeta-Symonds was escorted into another room and the examination was sustained.

It was **voted** to approve the **omnibus motion**. TE Gaeta-Symonds was invited back into the meeting and congratulated and a prayer was offered by TE Raine for TE Gaeta Symonds and the First Presbyterian Church of San Bernardino.

TE Raine shared that TE Terra Pennington was elected as Pastor of Palm Springs Presbyterian Church on September 21, 2025, was interviewed by a subset of COM, and is presented for membership and approval of the call. On behalf of the committee, TE Raine **moved** approval of the following as an omnibus motion:

1. **Examine** TE Terra Pennington for membership and installation as Pastor of Palm Springs Presbyterian Church
2. **Receive** TE Terra Pennington as a minister member of the Presbytery of Riverside upon dismissal from Grace Presbytery (if way be clear)
3. **Approve** the Call of TE Terra Pennington with the following terms:

Cash Salary	\$50,400	
Housing Allowance	\$24,000	31 days paid vacation (≤5 Sundays)
Total Eff. Salary	\$74,400	2 weeks study leave
BOP	\$19,334	12 days sick leave
Reimbursements	\$4,850	12 weeks paid Family Medical Leave
SECA Supplement	\$5,691.60	One-time Moving costs ≤\$5,000
Total Annual Cost to Congregation: \$104,275.6		

4. **Approve** an Administrative Commission to Install TE Terra Pennington, **empowering** the Presbytery Moderator to appoint its members

TE Terra Pennington introduced herself and shared about her sense of call to serve as pastor of Palm Springs. TE Pennington was examined by the presbytery, including the question of his intention to fulfil all requirements as express in the constitutional questions for ordination and installation, the Historic Principles of Church Order, and in the principles of participation and representation found in F-1.0403 (G-2.0104b), which she answered in the affirmative.

TE Pennington was escorted into another room and the examination was sustained.

It was **voted** to approve the **omnibus motion**. TE Pennington was invited back into the meeting and congratulated followed by a prayer offered by TE Raine for TE Pennington and the Palm Springs Presbyterian Church.

TE Rained moved, on behalf of the committee, the following motion:

Establish an Administrative Commission to walk alongside the session and congregation of Cathedral City, Community (dba All People's Presbyterian Church) as they work towards dissolving, including but not limited to:

- Meeting with and attending session meetings
- Reviewing minutes and session and congregational meetings
- Reviewing the finances of the congregation
- Reviewing contracts entered into

The AC has the authority to assume original jurisdiction if it deems necessary, with due process, granting fair notice and an opportunity to be heard by the session and members of the congregation and to **empower** the Presbytery Moderator to appoint the members of the Commission

After opportunity for discussion, it was **voted** to approve the motion. Moderator Graise offered a prayer for the congregation and the AC.

RE Roland Morris shared some information about the state of the congregation, including that worship is down to about 10 people and is an older congregation. He shared that when the congregation is closed, members would look to join Palm Springs or Indio. TE Frances Lin offered a prayer for the congregation and the AC.

TE Rained moved, on behalf of the committee, the following two motions:

1. **Dissolve** the relationship between TE Wayne Morrow and Yucca Valley, Desert Hills, effective December 31, 2025, pending the request from the congregation
2. **Grant** TE Wayne Morrow the status of Retired on December 31, 2025

It was **voted** to approve the motions. It was shared that the recognition of these actions would be celebrated at a future Assembly Meeting.

REPORT OF THE COMMITTEE ON REPRESENTATION AND NOMINATIONS

Moderator Graise invited RE Amy Smith, Committee Chair, to make the report.

RE Smith, on behalf of the committee, placed in nomination the following for election to their respective committees and classes:

For Vice-Moderator of the Assembly:

RE Joe Lee (Upland Taiwan)

For Committee on Ministry:

RE Ann Laudermilk (Riverside Magnolia), class of 2028

RE Susan Lai (Upland Taiwan), class of 2028

TE Wayne Morrow (Yucca Valley), class of 2028

For Committee on Preparation for Ministry:

TE Claire Schlegel (Rancho Cucamonga), class of 2028

For Partners in Ministry:

RE Jelaiya Jacob (Ridgecrest), class of 2028

RE Wilson Kayange (Redlands 1st), class of 2028

RE James O'Brien (Lake Arrowhead), class of 2028

For Property, Finance, Investment and Fund Development Committee:

RE Cindy Stewart (Palm Springs), class of 2028

RE John Millsap (Lake Arrowhead), class of 2028

RE Brent Nord (San Bernardino), class of 2027

As Commissioners to Synod:

RE Susan Skoglund (San Bernardino), class of 2025

TE Paul Knopf (Riverside Magnolia), class of 2025

RE Wilson Kayange (Redlands 1st), class of 2028

TE Julie Hodges (Indio), class of 2028

After opportunity for nominations from the floor, it was **voted** and the slate was **elected**.

RE Smith then presented the slate for Commissioners to the 227th General Assembly:

TE Frances Lin and RE Ann Laudermilk

Each nominee made a presentation, including an intention by TE Lin to stand for Co-Moderator of the General Assembly with the EP of San Diego Presbytery.

After opportunity for nominations from the floor, it was **voted** and the nominees were **elected**.

TE Bill Stanley and RE Carol Stanley were identified as interested in serving as alternates for commissioner. It was **voted** and the alternates were elected.

A question was asked if there was a YAAD who would be elected, and RE Smith indicated there was no YAAD applications received.

PROCLAIMING GOD'S WORD

The Presbytery sang together, "When the Poor Ones." Luke 10:30-35 was read by Moderator Graise with simultaneous translation in American Sign Language. Moderator Graise preached, focusing on the word "road," considering the words of Soren Kierkegaard, "it's not the road you travel, it's how you travel the road" and encouraged the presbytery to engage the road we are on.

TWO MINUTE ANNOUNCEMENT TIME

The presbytery was invited to share announcements:

- RE Carol Stanley shared that the joint presbytery group is communicating via Band and anyone that wants to be updated about what is happening should join the app
- TE Erin Thomas shared that the Partners in Ministry Committee has money in the forms of grants and the Synod has money in partnering grants
- TE Frances Lin shared that the Stated Clerk of the PC(USA) would be preaching at Redlands, First and doing a Meet & Greet afterwards
- RE Jim Warren invited the Presbytery to attend the "Walk Through the Bible" event at Hemet on November 15 and costs \$20
- TE Paul Knopf shared that some books were left by a retired pastor and is available to anyone who wants them

GOD'S WORD IN ACTION

The Presbytery toured Family Promise of Riverside, which has their Day Center on the campus of Magnolia Presbyterian Church, in their CE Building. In groups, the Presbytery was led through the building, hearing about the families that have been supported by the organization, and opportunities to get involved.

MODERATOR CHANGE

The Presbytery reconvened at 12:08 p.m. and Moderator Graise turned the duties of the Moderator over to Vice-Moderator Ann Laudermilk.

REPORT OF THE PRESBYTERY LEADER

Moderator Laudermilk invited TE Frances Lin to give her report.

TE Lin reflected on surviving her second year in the role of Presbytery Leader, quoting the

iconic Oscar speech, “You like me, you really like me.” She shared that presbyteries are known for certain things, and that our presbytery has an intentional focus on the next generation. She shared a video from triennium of students that were joyful and encouraged the presbytery to embrace the joy of our next generation.

REPORT OF THE PROPERTY, FINANCE, INVESTMENT AND FUND DEVELOPMENT COMMITTEE

Moderator Laudermilk invited RE Paul Lambert, Committee Chair, to make the report.

RE Lambert, on behalf of the committee, **moved adoption** of the PFIFD Policy for inclusion in our Manual of Administrative Operations. It was **voted** to adopt the policy (Appendix 3).

RE Lambert on behalf of the committee, **moved receipt** of the 2023 financial audit, conducted by Scott Krivis and Company, which identified no malfeasance or irregularities and offered some recommendations on practices, and the accompanying response letter.

It was **voted** to receive the audit and response letter (Appendix 4).

RE Lambert presented the Annual Budget for 2026, indicating it was almost identical to the previous year’s budget. Questions were invited on the budget.

REPORT OF THE PRESBYTERY COMMISSION

Moderator Laudermilk invited TE Julie Hodges to give her final report for the Commission.

TE Hodges, on behalf of the commission, **moved adoption** of the 2026 budget. It was **voted** to adopt the budget (Appendix 5).

TE Hodges, on behalf of the commission, **moved extending** the term of the Presbytery Leader through June 2028. When the Presbytery called Frances Lin, the financial future was unclear, so the term was for 3 years (July 2023-June 2026). The Commission feels confident that the presbytery’s finances can handle two additional years. It was **voted** to extend the term.

TE Hodges, on behalf of the commission, moved election of the following to the Committee on Representation and Nominations:

- RE Debbie Law (Redlands, First), Class of 2027
- RE Don Reiersen (Riverside, Calvary) Class of 2028

After opportunity for nominations from the floor, it was **voted** and the nominees were **elected**.

RESPONDING TO THE WORD

An offering was collected in support of the work of Family Promise of Riverside. The Necrology was read with the following names:

- The Rev. Dr. Nelson Grande
- Ruling Elder Louis Kimes
- The Rev. James Cook Huffstutler
- The Rev. Donald Curtis Webster
- Ruling Elder Lee Tainter
- Ruling Elder Richard Jones
- Ruling Elder Grace Baldwin

Ruling Elder Ed Harper
Ruling Elder Clarke Powell
Ruling Elder James Sheppard
Ruling Elder Harry Lund
Ruling Elder Peggy Baake
TE Paul Knopf offered a prayer for those who passed in the last year.

TE Alfred Graise and TE Frances Lin led the Presbytery in communion. Moderator Graise led the installation of the new Moderator Ann Laudermilk and Vice-Moderator Joe Lee, asking the constitutional questions of these officers and the presbytery which were answered in the affirmative. After prayer, Moderator Graise declared RE Ann Laudermilk installed as Moderator and RE Joe Lee as Vice-Moderator. Outgoing Moderator Graise and incoming Moderator Laudermilk then thanked outgoing Commission Chair, TE Julie Hodges, for her faithful leadership in the Moderator cycle, with a certificate and trinkets that reflect her favorite sports team.

REPORT OF THE TRIENNIUM DELEGATES

Moderator Laudermilk invited the delegates to Triennium from Riverside Presbytery to come and make their report. Jaeson Robinson (Riverside Magnolia) shared about his experience as an adult leader and the compliments he received about our students. Elliana Graise (Riverside Calvary) shared her reflections from triennium, including her surprise about seeing so many presbyterian young people. She expressed thanks to the presbytery for making this experience possible. Jonah Cotton (Redlands First) shared about his amazing experience and his gratefulness for the opportunity to participate. He really enjoyed the food. Paul Knopf (Riverside Magnolia) expressed thanks for being able to go and shared how he was able to bond with other youth beyond his local congregation and that he really appreciated the speakers. Breanna Nord (San Bernardino First), shared about being able to worship with such a large group allowed her to experience faith differently.

TE Graise shared that those who went to triennium wanted to hang out more and have created multiple post-Triennium gatherings and extended an invitation to other youth throughout the presbytery.

TAKING GOD'S WORD INTO THE WORLD

Moderator Laudermilk invited the presbytery to respond verbally to the question: What are you thankful for in this meeting? Responses included: youth, healthy families, Frances Lin, those who step up to serve, Pastor for Palm Springs and San Bernardino, First, Joy, Family Promise tour, the food we're about to eat, colleagues that are retiring, even if not honorably, inspirational work of All People's Presbyterian Church. It was **moved**, **seconded**, and **voted to adjourn** (1:04pm). Moderator Laudermilk offered the closing prayer, TE Graise offered the Benediction and the Presbytery sang, "All the People Said Amen."

Respectfully Submitted,

Paul Knopf, Stated Clerk

Meeting Attendance November 8, 2025

Beaumont, Beaumont (3)
Absent: 3

Big Bear, Bridges (2)
Absent: 2

Cathedral City, Community (2)
RE Roland Morris
Absent: 1

Corona, First (3)
RE Sue Bain
RE Awu Ncha
Absent: 1

Hemet, First (3)
CP Patrick Shetler
RE Martin Richter
RE Don Silva
RE Jim Warren
Absent: 0

Indio, St Andrew (2)
TE Julie Hodges
RE Bo Ford
Absent: 1

Lake Arrowhead, Comm (4)
TE Bill Stanley
RE Carol Johnstone
RE Stefanie Morrell
Absent: 2

Ontario, Westminster (2)
RE Jesse Rose
Absent: 1

Palm Springs, Palm Springs (2)
TE Terra Pennington
RE Jackie Morgan
RE Melvena Shaefer
Absent: 0

Rancho Cuca., Northkirk (2)
RE Joyce Brand
Absent: 1

Redlands Community (2)
TE Sylvia Karcher
RE Gayle Timilione
Absent: 1

Redlands, First (4)
TE Cheryl Raine
RE Wilson Kayange
RE Paul Lambert
RE Debbie Law
Absent: 0

Rialto, Bethany (2)
TE Andrew Parnell
Absent: 2

Ridgecrest, Ridgecrest (2)
RE Jelaiya Jacob
Absent: 1

Riverside, Calvary (3)
TE Alfred Graise
TE Erin Thomas
Absent: 3

Riverside, Magnolia (3)
TE Paul Knopf
RE Eric Brandenberger
RE Kristine Shea
RE Cherylyn Thornton
Absent: 0

Riverside, Victoria (2)
Absent: 2

San Bernardino, First (3)
TE Brian Gaeta-Symonds
CP Wendy Lamb
RE Mary Bolaños
RE Jeanne Clark
RE Katharine Showman
Absent: 0

San Bernardino, El Buen (2)
Absent: 2

Temecula, Grace (4)
RE James McCune
RE Julie Stouse
Absent: 3

29 Palms, Little Church (2)
Absent: 2

Upland, First (4)

Absent: 4

Upland, Taiwanese (2)
RE Joe Lee
Absent: 1

Wildomar, Mountain View (2)
Absent: 2

Yucca Valley, Desert Hills (2)
TE Wayne Morrow
Absent: 2

Validated Calls
TE Samuel Roberts

Honorably Retired TE
TE Tina Blair
TE Matthew George
TE Thelma King
TE Nancy Richmond

Members-at-Large
RE Susan Skoglund (Past Mod)
RE Carol Stanley (Past Mod)
RE Marilyn Mittelstadt (Past Mod)
RE Amy Smith, (Chair of CORN)
RE Ann Laudermilk (Vice Mod)

Presbytery Staff
TE Frances Lin
RE Jim Strand

Guests
TE Stephen Smith, Corresponding Member

Churches represented:	15
RE Commissioners:	27
TE Members/CRE:	20
Total Voting:	51
Total Attendance:	54

Redress of Imbalance – 2026 – Effective January 1, 2026-December 31, 2026

G-3.0301 *Composition and Responsibilities*

The presbytery is the council serving as a corporate expression of the church within a certain district and is composed of all the congregations and ministers of the Word and Sacrament within that district. The presbytery shall adopt and communicate to the sessions a plan for determining how many ruling elders each session should elect as commissioners to presbytery, with a goal of numerical parity of ministers of the Word and Sacrament and ruling elders. This plan shall require each session to elect at least one commissioner and shall take into consideration the size of congregations as well as a method to fulfill the principles of participation and representation found in F-1.0403 and G- 3.0103. Ruling elders elected as officers of the presbytery shall be enrolled as members during the period of their service. A presbytery may enroll, or may provide by its own rule for the enrollment of, ruling elders during terms of elected service to the presbytery or its congregations.

The following is recommended for achieving numerical parity of Teaching Elders and Ruling Elders:

Total TE (Ministers of Word and Sacrament): 69

Ruling Elders

Each Congregation with 1-75 members: 2 Ruling Elders

Each Congregation with more than 75 members: 3 Ruling Elders

Beaumont – 3	Rialto – 2
Big Bear – 2	Ridgecrest – 2
Cathedral City – 2	Riverside, Calvary – 3
Corona – 2	Riverside, Magnolia – 3
Hemet – 3	Riverside, Victoria – 2
Indio – 3	San Bernardino, First – 3
Lake Arrowhead – 3	Temecula Grace – 3
Ontario – 2	Twentynine Palms – 2
Palm Springs – 2	Upland, First – 3
Rancho Cucamonga – 3	Upland, Taiwan – 2
Redlands, Community – 2	Yucca Valley – 2
Redlands, First – 3	

Total from churches: 57

Past Moderator Ruling Elders: 6

Ruling Elder Commission, Committee, Team Chairs: 2

Certified Christian Educators or Commissioned Lay Pastors: 5

Total RE: 70

Ruling Elder commissioners elected by particular congregations will be enrolled as members of presbytery upon filing with the Stated Clerk a certification of election by registering.

The Presbytery of Riverside

2025 Roll of Presbytery (69 members)

CONGREGATIONAL PASTORS (14)

Noel Anderson (101 Upland First)
Brian Gaeta-Symonds (101 Cathedral City)
Alfred Graise (101 Riverside Calvary)
Julie Hodges (101 Indio)
Sylvia Karcher (108 Redlands Community)
Paul Knopf (101 Riverside Magnolia/303 PoR)
Scott Mason (101 Beaumont)
Wayne Morrow (101 Desert Hills)
Andrew Parnell (108 Rialto)
Cheryl Raine (101 Redlands First)
Claire Schlegel (108 Rancho Cucamonga)
Bill Stanley (101 Lake Arrowhead)
Erin Thomas (101 Riverside Calvary)
Narcissis Tucker Bishop (108 Ontario)

VALIDATED MINISTRIES (16)

Les Bishop (791)
Ashley Childress (791)
William Huntley (644)
Rafik Ibrahim (301 Temecula Arabic)
Julius Jackson (644)
Frances Lin (302 Presbytery of Riverside)
David Loleng (403 Presbyterian Foundation)
James Munyi (791)
Noah Park (405)
Glen Pettigrove (644)
Musiko Ponirin (791)
Sam Roberts (771 Veterans Affairs)
Bill Roozeboom (644 Fuller Seminary)
Esther Shin (405)
Gyeong-Seob Shin (301 Palm Springs Korean)
Thomas Yu (701)

COMMISSIONED PASOTRS (RULING ELDERS)

Wendy Lamb (107 San Bernardino)
Joyce Mwangi (792 Apple Valley)
Patrick Shetler (107 Hemet)
Hart Tan (107 Redlands First)

MEMBERS AT-LARGE (8)

Azeeem Alam (797)
Robert Allan (797)
Christine Dickerson (797)
Joshua Hsieh (797)
Janice Kennedy (797)
Karen Lloyd (797)
Martin Smith (797)
Scott Stolte (797)

RETIRED/HONORABLY RETIRED (31)

Dennis Barger (299)
Hameed Barkat (299)
Tina Blair (299)
John Campbell-Nelson (299)
Bradley Copeland (299/109)
Henry DeGraaff (299)
Galdino Donjuan (299)
Ronald Duvall (299)
William David Eisenhower (299)
Noe Falconi (299/109)
Kenneth Gammons (299)
Matthew George (299)
Jerry Hangen (299)
Lee Ireland (299)
William Noel Johnson (299)
Thelma King (299)
Richard Knowles (299)
Albin Kovar (299)
Dale Leroy Kraai (299)
William Nelson (299)
Neal Neuenschwander (299)
Nancy Richmond (299)
Norman Roadarmel (299)
Rob Stewart (299/305)
Pat Stout (299)
Barbara Thursby (299)
Donald Thursby (299)
Chaiseng Wang (299)
Janice Willette (299)
Paul Wu (299)
In Yang (299)

December 4, 2024

**TERMS AGREEMENT FOR CHRISTIAN COMPASSION CENTER, INC.
and
FIRST PRESBYTERIAN CHURCH OF HEMET**

This contract is entered into between **Christian Compassion Center, Inc., PO Box 86722, San Diego, CA 92138-6722** herein after named **Christian Compassion Center, Inc.** and **First Presbyterian Church, Hemet, California**, herein after named **FPCH**, located at 515 E. Kimball Avenue, Hemet, California. The **Chapel** is the building involved in this contract.

The **Christian Compassion Center, Inc.** will occupy the Chapel in the above-referenced property for the time period of **January 1, 2025 through December 31, 2025.**

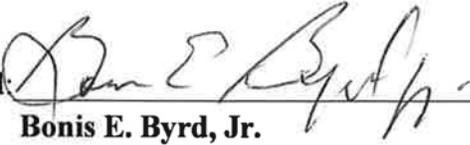
Terms of this contract shall be as follows:

1. Month-to-month rental agreement with a timeframe of twelve (12) months, commencing January 1, 2025 and ending on December 31, 2025.
2. Renegotiation of terms to commence at the end of 12 months.
3. Monthly rent of **\$800.00** payable on the 1st of each month, with late fee of \$20.00 if not paid by the 5th of each month.
4. A 30 days' notice of cancellation without cause is required in writing.
5. Proof of current insurance, including Sexual Misconduct, by **Christian Compassion Center, Inc.** with a rider of not less than \$1 million is to be provided to FPCH. **Christian Compassion Center, Inc.** shall also provide proof of Workers' Compensation Insurance for their employees.
6. Utilities will be paid by FPCH.
7. FPCH will be responsible for all custodial duties.
8. **Christian Compassion Center, Inc.** will be responsible for damages sustained by its activities and programs.
9. A refundable security deposit less damages of \$800.00 is to be provided.
10. FPCH will notify **Christian Compassion Center, Inc.** of any and all known scheduled events, and 72 hours in advance of events not known at this time.
11. The **Christian Compassion Center, Inc** will exercise due care on behalf of FPCH in all its programs and services.
12. FPCH retains the right to rent other space which may be available in the building. **Christian Compassion Center, Inc.** is to respect the privacy of others in order to minimize any disturbance to the other renters.
13. **Christian Compassion Center, Inc.**'s supervisor or designee must be on the premises at all times during any and all of **Christian Compassion Center, Inc.** activities.
14. The **Christian Compassion Center, Inc.** is allowed storage in room or rooms as designated by FPCH. No flammable or hazardous materials may be stored on the premises.

APPENDIX 2

15. Keys to the facility have been given to **Bonis E. Byrd, Jr.** on **December 4, 2024.**
16. The **Christian Compassion Center, Inc.** principal contact for this agreement is **Bonis E. Byrd, Jr., Pastor.**
17. FPCH principal contact for this agreement will be **Martin Richter**, FPCH Corporate Assignee or designee.

AGREEMENT. This contract is hereby agreed to on this 4th day of December 2024.

Signed:  _____ **Christian Compassion Center, Inc.**
Bonis E. Byrd, Jr.

Signed:  _____ FPCH Representative
Martin Richter

Soli Deo Gloria

To God Alone Be Glory

APPENDIX 2

PROPERTY, FINANCE, INVESTMENT AND FUNDS DEVELOPMENT COMMITTEE

I. Membership

- A. The Property, Finance, Investment and Funds Development Committee consists of five (5) to seven (7) members, divided into three classes.
- B. Care is taken that the Committee chair has experience in budget and finance matters and to have a member of the Committee with real estate expertise. Members of this Committee should have the basic knowledge of accounting and financial statements.
- C. The Stated Clerk and Bookkeeper serve as a resource to this committee as requested.
- D. The Presbytery Leader serves as an *ex-officio* member, without vote.

II. Purpose and Accountability

A. Purpose

The purpose of the PFIFD Committee is to:

- 1. Manage the financial affairs of the Presbytery pursuant to *BoO* G-3.0113.
- 2. Consider and make recommendations to the Presbytery regarding member church requests to act regarding real property pursuant to *BoO* G-3.0303f and G-4.0206.
- 3. Maintain adequate insurance pursuant to *BoO* G-3.0112.

- B. The PFIFD Committee is subject to the Presbytery's financial procedures regarding financial processes (*e.g.*, vouchers, monitoring committee budgets, how to apply for budgeted funds, unbudgeted funds).
- C. The PFIFD Committee is responsible to, and reports to, the Presbytery. It has a **fiduciary duty** to act in the best interest of the Presbytery. It has a **fiduciary obligation** because the Presbytery has a special trust in the Committee to negotiate financial and property matters on its behalf and relies on the Committee to exercise its discretion and expertise in acting for the Presbytery.

III. Duties and Responsibilities

- A. The Committee prepares and presents a combined Presbytery operations and missions budget by:

1. Conferring with all standing committees and officers of the Presbytery and the Presbytery Commission concerning their respective budget needs for the following year, including any anticipated significant revisions or events that affect their work;
2. Preparing and submitting to the Presbytery Commission a preliminary budget that identifies various categories of operating expenses, the recommended per capita apportionment, and anticipated receipts to fund mission projects;
3. Publishing the proposed budget, with the Presbytery Commission's recommendation for action, following that Commission's October meeting;
4. Submitting the proposed budget for adoption by the Presbytery in November.
5. Coordinating with the Partner In Mission (PIM) Committee to provide the combined operations and mission financial reports including budgets and performance to budget.
6. Recommending usage of any Presbytery-owned property through the recommendation of the Real Estate Task Force.
7. Following action of the trustees of the corporation to offer property for lease or rental, engaging and serving as the point of contact for any agency that manages rental property on behalf of the Presbytery.
8. Reviews and makes recommendations regarding Presbytery loans, overseeing all the notes held by the Presbytery.
9. Reviewing and making recommendations to Presbytery concerning all requests from particular congregations desiring to take property actions as described at *BoO* G-4.0206.
10. Dealing with particular churches regarding property matters, upon request.
11. Providing oversight for mission project performance to budget, which may include offering guidance for maintaining records and making financial reports.
12. Providing accounting and financial consulting services to any mission project or other entity of the Presbytery that receives a grant. The committee that submitted a successful application for a grant manages the reporting framework for any financial reports required by the entity that made the grant.
13. Designating those individuals, by name and position, who are authorized to sign checks drawn on, or use debit or credit cards, or withdraw monies from accounts maintained by the Presbytery.

14. Obtaining an annual review or audit. An audit shall be performed at least every five years of the Presbytery books by an independent public accountant. (see *BoO* G-3.0113).

B. Manages and oversees gifts and grants to the Presbytery that are managed through the funds listed below. Supports the Presbytery organization that is designated below for administration of each fund.

1. Funds maintained by the Presbytery are categorized as follows:

- a. Permanently Restricted Funds include principal for that fund, which is permanently set aside as an endowment to produce income for the purpose stated.
- b. Donor-restricted Funds are permanently used for the purpose stated by the donor. Both income generated by the fund and principal may be expended for that purpose.
- c. Presbytery-designated Funds have been set aside by the Presbytery for the purpose stated, and may be changed by an act of the Presbytery.
- d. Undesignated funds have not been allocated to a particular purpose. Such funds provide a reserve to be used through the Presbytery budgeting process. While restricted and designated funds are administered by the Presbytery committee identified in paragraph 5, below, undesignated funds are administered by the committee identified at the time the fund expenditure is authorized.

2. Funds are maintained in investment accounts as determined by the PFIFD Committee. Income (including dividends and interest) that is generated by those investments is allocated to each specific fund on a pro-rated formula for any fund that exceeds \$10,000 in principal value.

3. PFIFD exercises oversight over funds administered by the designated committee. Fund administration includes, but is not limited to:

- a. Ensuring funds withdrawn during each year do not exceed the income unless otherwise provided for within the Presbytery's annual budget.
- b. Validating and approving any monies disbursed from funds.
- c. Advising the Bookkeeper on the account to credit for any monies received other than those processed through the Presbytery's accounting system prior to their being made available for use through that system.

4. Disbursement of designated and other funds administered by the Presbytery is reviewed by PFIFD. Specifically with regard to grant applications for Presbytery

funds, PFIFD has a fiduciary responsibility to the Presbytery to ensure, to the extent possible, through review of documentation available:

- a. The disbursement of funds from a source (*e.g.*, a higher level council of the PC(USA)) that include restrictions on use of those funds is in strict accordance with the rules of uses for the restricted funds from that source.
 - b. The financial capabilities and stability of the intended recipient organization; this would include ability to provide any requisite matching funds.
 - c. Metrics or measurable *objective* data to determine that progress is being made over time to warrant continuation of multi-year grants.
 - d. The organization should have a realistic financial model for the planned activities to be funded by the grant. The importance of a careful, thorough review of that model is directly proportional to the amount of the grant as a percentage of the overall funds required for those activities.
5. Funds maintained by the Presbytery and designated committees for fund administration are:
- a. Permanently Restricted Fund
 - b. Donor-restricted Funds
 - (i) Helen & Ole Norland Memorial Fund — funds received for Fourth Grade only to develop respect for self and others and teach responsibility. Use for camp scholarships. PIM Committee.
 - (ii) Margaret Burgess Memorial Fund — funds received for evangelical mission program. PIM Committee.
 - (iii) Right Hand Account Fund — funds received for the sole purpose of evangelism spreading the good news of Jesus.
 - (iv) Dr and Mrs. Robertson Macartney Memorial Fund—funds received from land acquisition, building funds capital expenses including repair and upkeep of organ. PFIFD Committee.
 - (v) Don and Mary Mohler Memorial Fund—funds received from Crestline Presbyterian Church. COM Committee.
 - (vi) Cornelia Bastiannse Riley Memorial Fund- funds from Yucaipa Valley Presbyterian Church. COM Committee

c. Presbytery-designated funds

- (i) Peacemaking Fund — offerings received from the Peacemaking Offering, used for peacemaking efforts; Leadership Subcommittee.
- (ii) Vitalizing Congregations Fund — funds received from the Yucaipa Church Fund to be used for events or programs that revitalize existing congregations and/or leadership development; PIM Committee.
- (iii) Youth Triennium Fund- funds received from Yucaipa Valley Presbyterian Church.
- (iv) New Worshipping Community Fund — received from selling of property to support NWC activities within the geographic boundaries of the Presbytery, including any required matching funds for higher level council NWC grants;

C. Expenditures

1. The Committee identifies funding for emergent needs that are outside the annual budget (*e.g.*, investigating committee expenses).
2. After approval of the budget by Presbytery, proposals for new programs or for expenditures of funds for unbudgeted items must be presented to the Presbytery Commission through the appropriate committee(s). If the Presbytery Commission concurs with establishing the new program or expenditure, it refers the item to the PFIFD Committee. The PFIFD Committee, after consultation with the committee(s), sets forth the total estimated costs and the proposed source of funding.
3. Reimbursed travel for authorized Presbytery business outside the geographic boundaries of the Presbytery must be approved in advance by the chair of the commission, standing committee or Presbytery Commission for which the travel is budgeted. Reasonable, necessary and actual travel expenses will be reimbursed after travel is complete. Travel expenses for spouses, other family members or guests will not be reimbursed. Economy or tourist-class airfares are to be used when travelling on Presbytery business. Expense reports for travel must be approved by the chair of the commission, standing committee or Presbytery Commission that sponsored the trip. Committee chairs' travel is approved by the Presbytery Leader. The Presbytery Leader's travel is approved by the Leadership Team of the Presbytery Commission that acts as the Human Resources Department for staff.
4. The Presbytery office does not issue checks that cause a budget line item to exceed the amount included in the budget approved for that year without approval of the PFIFD Committee.

D. Property Management

The Committee is responsible for the following:

1. Overseeing the work for the Real Estate Task Force.
2. Making property related decisions based on the recommendations of the Real Estate Task Force.
3. Managing and overseeing all real property for which the Presbytery holds title. In instances where a congregation that is a member of this Presbytery occupies the property, all actions related to the property taken by the Committee normally are done in consultation with the session of that congregation.
4. Acting as the Presbytery’s representative for property of dissolved or extinct congregations, as described by the standing rules.
5. Recommending to the Presbytery actions regarding the sale, lease or encumbrance of any real property for which the Presbytery holds title.

E. Financial Records & Reports

1. All persons handling funds of the Presbytery, its committees, and activities under the auspices or purview of the Presbytery, shall maintain records sufficient to account for the sources and expenditures of those funds, itemized by budget line items.
2. Reviewing financial and/or property documents on behalf of the Presbytery upon written request by the cognizant standing committee or officer of the Presbytery.
3. Financial reports by Presbytery committees, mission project steering committees ACs shall be made in sufficient detail to demonstrate that expenditures were for authorized purposes.
 - a. Reports should provide summary lines that allow direct comparison to the Presbytery’s budget line items.
 - b. Reports should be in a format sufficiently like that of the approved budget for that entity to allow comparison with that document.

F. Authority to Act

The Property, Finance, Investment and Funds Development is empowered to do the following as a “commission” of the Presbytery, pursuant to *BoO* G-3.0109b, provided that all such actions are reported to the next stated meeting of the Presbytery for incorporation in its records:

Finding in order issues of encumbering congregational property (see *BoO* G-4.0206a) and leasing congregational property (see *BoO* G-4.0206b).

PRESBYTERY OF RIVERSIDE

REPORT ON AUDIT OF FINANCIAL STATEMENTS

FOR THE YEAR ENDED

DECEMBER 31, 2023

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SCOTT KRIVIS & COMPANY
CERTIFIED PUBLIC ACCOUNTANT
20700 VENTURA BOULEVARD, SUITE 234
WOODLAND HILLS, CA 91364
(818) 594-7200 * (818) 594-0372 FAX

INDEPENDENT AUDITOR'S REPORT

Presbytery of Riverside
Redlands, California

Opinion

We have audited the accompanying financial statements of Presbytery of Riverside, which comprise the statement of financial position as of December 31, 2023, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Presbytery of Riverside as of December 31, 2023, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Presbytery of Riverside and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Presbytery of Riverside's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

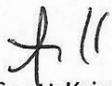
Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Presbytery of Riverside's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Presbytery of Riverside's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.



Scott Krivis & Company

Woodland Hills, CA
July 25, 2025

PRESBYTERY OF RIVERSIDE
Statement of Financial Position
December 31, 2023

ASSETS

Assets:

Cash	\$	114,196
Notes & Loan Receivable (Note 3)		2,183,128
Investments		2,358,964
Property & Equipment, Net (Note 4)		199,039
Prepaid Expenses		4,186
Total Assets	\$	4,859,513

LIABILITIES AND NET ASSETS

Liabilities

Accounts payable and accrued expenses	\$	17,306
Other liabilities		37,020
Total Liabilities		54,326

Net Assets:

Without donor restrictions		4,643,028
With donor restrictions		162,160
Total Net Assets		4,805,187
Total Liabilities And Net Assets	\$	4,859,513

See Independent Accountants' Audit Report
The accompanying notes are an integral part of these financial statements.

PRESBYTERY OF RIVERSIDE

STATEMENT OF ACTIVITIES

December 31, 2023

APPENDIX 4

	Without Donor Restrictions	With Donor Restrictions (Temporary)	Total
REVENUE AND SUPPORT			
Per capita apportionment	\$ 43,873	\$ -	\$ 43,873
Contribution and grants	88,314	13,993	102,307
Interest and dividend income	152,744	18,515	171,259
Endowment and other income	3,492	13,336	16,828
	<u>288,423</u>	<u>45,844</u>	<u>334,267</u>
TOTAL REVENUE AND SUPPORT			
	<u>288,423</u>	<u>45,844</u>	<u>334,267</u>
EXPENSES			
Program services:			
Donation/Mission giving	42,560		42,560
Presbytery commission and related ministry partners	60,196	53,213	113,409
Management and general administrative	328,739		328,739
Depreciation	7,564		7,564
Other expense (bad debts)	122,945		122,945
	<u>562,004</u>	<u>53,213</u>	<u>615,217</u>
TOTAL EXPENSES			
	<u>562,004</u>	<u>53,213</u>	<u>615,217</u>
CHANGE IN NET ASSETS BEFORE OTHER CHANGES	(273,581)	(7,369)	(280,950)
OTHER CHANGES			
Unrealized gain(loss) on investments	226,091		226,091
	<u>(47,490)</u>	<u>(7,369)</u>	<u>(54,859)</u>
CHANGE IN NET ASSETS			
	<u>(47,490)</u>	<u>(7,369)</u>	<u>(54,859)</u>
NET ASSETS, BEGINNING OF YEAR	4,690,518	169,529	4,860,046
	<u>4,690,518</u>	<u>169,529</u>	<u>4,860,046</u>
NET ASSETS, END OF YEAR	\$ 4,643,028	\$ 162,160	\$ 4,805,187
	<u>\$ 4,643,028</u>	<u>\$ 162,160</u>	<u>\$ 4,805,187</u>

See Independent Accountants' Audit Report
The accompanying notes are an integral part of these financial statements.

PRESBYTERY OF RIVERSIDE
Statement of Cash Flows
For The Year Ended December 31, 2023

CASH FLOWS FROM OPERATING ACTIVITIES:

Change in net assets	\$ (54,859)
Adjustments to reconcile change in net assets to cash used by operating activities:	
Unrealized gain on investments	(226,091)
Depreciation	7,564
(Increase) decrease in operating assets:	
Receivables, net	(6,985)
Prepaid expenses	(754)
Increase (decrease) in operating liabilities:	
Accounts payable and accrued liabilities	(754)
Other liabilities	<u>(1,685)</u>
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	(283,564)

CASH FLOWS FROM INVESTING ACTIVITIES:

Change in investments, net	62,243
Change in notes receivable, net	(39,133)
Change in property and equipment, net	<u>(16,376)</u>
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	6,734

CASH FLOWS FROM FINANCING ACTIVITIES:

Change in net assets, net	<u>(12,757)</u>
NET CASH PROVIDED (USED) BY FINANCING ACTIVITIES	<u>(12,757)</u>
NET DECREASE IN CASH	(289,587)
CASH, BEGINNING OF YEAR	<u>403,783</u>
CASH, END OF YEAR	<u>\$ 114,196</u>

See Independent Accountants' Audit Report
The accompanying notes are an integral part of these financial statements

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

1. Organization and Operations:

Organization

The Presbytery of Riverside (Presbytery) exists to serve Jesus Christ in San Bernardino and Riverside counties with one congregation in Kern County, California, supporting one another's ministries and missions and finding joint ministry and mission to do as a whole. The Presbytery was organized on November 25, 1902, and is an organizational unit of the Presbyterian Church (U.S.A.). The council of the Presbytery shall be known as the Presbytery of Riverside Assembly, herein referred to as the Presbytery Assembly.

The Presbytery Assembly is governed by the Constitution of the Presbyterian Church (U.S.A.), the Presbytery's Articles of Incorporation and its Bylaws.

The Presbytery Assembly is responsible for the government of the church throughout its district and for assisting and supporting the witness of congregations to the sovereign activity of God in the world, so that all congregations become communities of faith, hope, love, and witness.

The Presbytery of Riverside is also a California nonprofit religious corporation, incorporated December 9, 1922, and is subject to California Nonprofit Religious Corporation Law (CA Corp Code 9110-9690).

The principal office for the transaction of the business of this Presbytery, including corporate affairs, shall be located within the geographical bounds of the Presbytery. Riverside Presbytery is a small presbytery, with 24 congregations, two New Worshiping Communities, and a total membership of around 2000, but the Presbytery is large geographically. The Presbytery is diverse theologically but largely homogeneous racial-ethnically in an exceedingly diverse part of Southern California. The Presbytery is a resource and administrative organization for the congregations and its pastors.

2. Significant Accounting Policies:

The following significant accounting policies of the Presbytery of Riverside are used in the preparation of these financial statements.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

2. **Significant Accounting Policies: Continued:**

Fund Accounting

The accounts of the organization are maintained in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and reporting into funds established according to their nature and purpose.

The organization has adopted FASB ASC 958-605, "Accounting for Contributions Received and Made", FASB ASC 958-205, "Financial Statements of Not-for-Profit Organizations: and FASB ASC 958-320, "Accounting for Certain Investments Held by Not-for-Profit Organizations." FASB ASC 958-320 requires that covered investments be reported in the statement of financial position at fair value with any realized or unrealized gain and losses reported in the statement of activities.

FASB ASC 958-205 establishes standards for external financial reporting by not-for-profit organizations and requires resources be classified for accounting and reporting purposes into net assets categories according to externally (donor) imposed restrictions. FASB ASC 958-605 requires that unconditional promises to give be recorded as receivables and revenues and requires the organization to distinguish between contributions received for each net asset category in accordance with donor-imposed restrictions. The assets, liabilities and net assets of the organization are reported within categories as follows:

Net Assets

- a. Net assets "Without Donor Restrictions" – net assets that are not subject to donor-imposed stipulations or net assets that are unrestricted. Unrestricted net assets is the part of the net assets of the organization that is not temporarily restricted by donor-imposed stipulations - that is, the part of net assets resulting from (a) all revenues, expenses, gains, and losses that are not changes in temporarily restricted net assets and (b) reclassifications from (to) other classes of net assets as a consequence of donor-imposed stipulations, their expiration by passage of time, or fulfillment and removal by actions of the organization pursuant to those stipulations. The only limits on unrestricted net assets are broad limits resulting from the nature of the organization and the purposes specified in its articles of incorporation or bylaws and, perhaps, limits resulting from contractual agreements.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

2. **Significant Accounting Policies: Continued:**

b. Net Assets "With Donor Restrictions" - the part of the net assets of the Presbytery resulting from (a) contributions and other inflows of assets whose use by the Presbytery is limited by donor-imposed stipulations that either expire by passage of time or can be fulfilled and removed by actions of the Presbytery pursuant to those stipulations, (b) other asset enhancements and diminishments subject to the same kinds of stipulations, and (c) reclassifications to (from) other classes of net assets as a consequence of donor-imposed stipulations, their expiration by passage of time, or their fulfillment and removal by actions of the Presbytery pursuant to those stipulations.

Use of Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires House of Rest to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statement and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates, and those could be material.

Income Taxes

Presbytery of Riverside is exempt from Federal income and California franchise taxes under the provisions of the Internal Revenue Code Section 501(c)(3) and corresponding California provisions. Accordingly, no provision has been made for such taxes in the accompanying financial statements. As a result of their tax-exempt status, there are no uncertain tax positions required to be reported in accordance with FIN48.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

2. **Significant Accounting Policies: Continued:**

Fixed Assets

Fixed assets are stated at cost. For financial reporting purposes, the Presbytery follows the policy of providing depreciation on the straight-line method over the estimated useful lives of the assets which are as follows:

	Years
Building and improvements	5-39
Furniture and equipment	5-7

3. **Notes Receivable:**

Notes and loan receivable are comprised of the following as of December 31, 2023:

On June 27, 2012, the Presbytery loaned Echoes of Love Ministry Inc. (Colton) \$624,600 with interest from 08/10/12 on unpaid principal at the rate of 4% per annum. Principal and interest payable in monthly installments of Three Thousand Five Hundred Sixty-One and 35/100 (\$3,561.35) or more on the 10th day of each month, beginning on the 10th day of September 2012 over twenty-two years, at which time the entire principal balance together with interest due thereon, shall become due and payable. The outstanding balance as of December 31, 2023, is \$293,383.

On November 7, 2019, the Presbytery loaned Heroes Church (Fontana) \$736,000 with interest from November 19, 2019, on the amounts of principal remaining from time to time unpaid, until said principal sum is paid, at the rate of 6.5% per annum. Principal and interest due in monthly installments of Four Thousand Six Hundred Fifty-Two and 03/100 (\$4,652.03), or more, commencing on December 19, 2019, over 5 years (60 payments), at which time the entire principal balance together with interest due thereon, shall become due and payable. Outstanding balance as of December 31, 2023, is \$738,537.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

3. **Notes Receivable: Continued:**

In September of 2022, the Presbytery loaned Cornerstone Praise Center \$1,162,500 with interest from September 30, 2022, on the amounts of principal remaining from time to time unpaid, until said principal sum is paid, at the rate of 5% per annum. Principal and interest due in monthly installments of Six Thousand Two Hundred Forty-One dollars (\$6,241.00), or more, commencing on September 30, 2022, over 30 years (360 payments), at which time the entire principal balance together with interest due thereon, shall become due and payable. The outstanding balance as of December 31, 2023, is \$1,140,919.

In September 2023, the Presbytery loaned Dessert Hills Presbyterian Church \$5,100 with zero interest, payable in two years. The outstanding balance as of December 31, 2023, is \$4,675.

In October 2023, the Presbytery loaned Community Presbytery Redlands \$2,720 with zero interest, payable in two years. The outstanding balance as of December 31, 2023, is \$2,607.

In March 2023, the Presbytery loaned Palm Springs Church \$2,412 with zero interest, payable in two years. The outstanding balance as of December 31, 2023, is \$1,608.

In 1990, the Presbytery loaned Corona First Presbyterian Church \$339,000 at 2% interest based on the original agreement. As of December 31, 2023, the outstanding balance is \$91,097. The Presbytery only expects to receive the funds if the property will be sold. Hence, an allowance for doubtful account was established for \$89,697.

The Presbytery also loaned Bethany Rialto and Wildomar Church. As of December 31, 2023, the outstanding balance were \$10,000 and \$9,027, respectively. The Presbytery do not expect to collect the balance and has written off as uncollectible.

The total outstanding balance of notes and loans receivable on December 31, 2023, is \$2,183,128.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

4. **Property and Equipment:**

Property and Equipment is comprised of the following as of December 31, 2023:

Land	\$ 75,397
Land improvements	40,251
Buildings and improvements	190,330
Furniture and equipment	<u>10,808</u>
Property and Equipment, gross	316,786
Less accumulated depreciation	<u>(117,747)</u>
Property and Equipment, net	<u>\$ 199,039</u>

5. **Investments:**

The organization has invested funds as of December 31, 2023 as follows:

	<u>Fair Value</u>
New Covenant Mutual Funds:	
New Covenant Balanced Income Fund	\$ 642,028
New Covenant Balanced Income Fund	1,453,434
New Covenant Balanced Growth Fund	<u>39,336</u>
Total	<u>\$ 2,134,798</u>

6. **Financial instruments- Fair values and risk management**

The following table shows the carrying amounts and fair values of financial assets at December 31, 2023 including their levels in the fair value hierarchy:

<u>Financial assets</u>	<u>Carrying amount</u>	<u>Fair Value</u>		
	<u>Designated at fair value</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual Funds	\$ 2,134,798	\$ 2,134,798	-	-

Certain assets are reported at fair value in the financial statements. Fair value is the price that would be received to sell an asset in an orderly transaction in the principal, or most advantageous, market the measurement date under current market conditions regardless of whether that price is directly observable or estimated using another valuation technique.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

APPENDIX 4

6. Financial instruments- Fair values and risk management (Continued):

Inputs used to determine fair value refer broadly to the assumptions that market participants would use in pricing the asset, including assumptions about risk. Inputs may be observable or unobservable. Observable inputs are inputs that reflect the assumptions market participants would use in pricing the asset based on market data obtained from sources independent of the reporting entity. Unobservable inputs are inputs that reflect the reporting entity's own assumptions about the assumptions market participants would use in pricing the asset based on the best information available. A three-tier hierarchy categorizes the inputs as follows:

Level 1: "Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date. An active market for the asset or liability is a market in which transactions for the asset or liability occur with sufficient frequency and volume to provide pricing information on an ongoing basis."

Level 2: "Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly." Examples of Level 2 inputs include the following: quoted prices for similar assets and liabilities in active markets or in markets that that are not active and inputs other than quoted prices that are observable for the asset or liability.

Level 3: "Level 3 inputs are unobservable inputs for the asset or liability. Unobservable inputs shall be used to measure fair value to the extent that observable inputs are not available, thereby allowing for situations in which there is little, if any, market activity for the asset or liability at the measurement date."

Investments are carried at fair value based on the net asset value of the underlying mutual funds as of the balance sheet date with readily determinable fair values based on daily redemption values.

6. Employee Benefits:

The Presbytery do not have full-time employees except for the Executive Presbytery. The Presbytery paid 10% of retirement benefits of the Executive Presbytery's salary. Medical and housing allowance was also provided as part of employment agreement with the Presbytery. For the year December 31, 2023, the total housing allowance expense is \$58,165 and total retirement benefits including medical benefits is \$46,985. Information with respect to accumulated benefits and net assets available for benefits, as it relates solely to the Presbytery's employees, is not available.

See Independent Accountants' Audit Report.

PRESBYTERY OF RIVERSIDE
Notes to Financial Statements
December 31, 2023

7. Concentration of Credit Risk:

The organization maintains cash with Wells Fargo Bank. Accounts are guaranteed by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor, per insured bank, for each account ownership category. At December 31, 2023, the cash balance is \$114,082. No cash balances exceeded the FDIC insured limits.

Also, the Presbytery has cash and investments with New Covenant Mutual Funds. These investments are not insured. At December 31, 2023, the organization's uninsured investments balance total \$2,134,798. Although the fair values of investments are subject to fluctuation on a year-to-year basis, the Presbytery believes that the investment policies and guidelines are prudent for the long-term welfare of the Presbytery.

8. Subsequent Events

Presbytery of Riverside has evaluated events subsequent to December 31, 2023, in connection with the preparation of these financial statements, which is the date the financial statements were available to be issued. There were no subsequent events requiring disclosure as of this date.

See Independent Accountants' Audit Report.

Presbytery of Riverside

Recommendations:

1. Cash and Investments

- Policy that an authorized personnel member should review the bank statement before the bookkeeper performs the bank reconciliation. Ensure that there are no outstanding checks for over 6 months and ensure timely deposits of undeposited funds.
- Once bookkeeping is done for the month, review the financial statements and the bank reconciliation, to ensure proper recording and classification of activities.

2. Employee expense reimbursements

- Policy requiring employees may only be reimbursed for expenses approved in advance and in writing. If there's no pre-approval, a policy requiring employees to submit proper documentation supporting the expense reimbursement.

3. Payroll

- Policy that requires employees' timesheets or timecards should be filed and approved by an authorized member, if paid on an hourly.
- Policy that maintains personnel files for each employee detailing their duties and responsibility, the salary or hourly rate, retirement benefits, including medical benefits, and housing allowance, if any. This should be kept as a permanent file.
- Policy to review payroll reports, at least every quarter, for the purpose of budgeting and proposing any increase for the following year.

4. Operating Budgets

- As budget is crucial for every nonprofit organization, there should be a policy that requires the Presbytery to have an extensive budget on which any decisions or commitment that is intended for the year should tie back to the budget. Any expenses and results should be monitored on regular basis. If there is a major variance between the current year and previous year, investigate to make sure that the expense is properly accounted for.
- A policy that ensures quarterly review of the financials are done: Statement of Financial Position, Statement of Activity, including comparison statements from the previous year or period (ask your bookkeeper to generate these reports), for proper monitoring of the cash inflow and outflow of the Presbytery.
- The estimates on a budget should be based on the historical or actual expense from the previous year/period to ensure realism. It is recommended to include funds for unexpected expenses and maintaining a contingency fund.
- It is recommended to analyze any budget surplus or deficiencies to identify areas for improvement. Having comparison reports are helpful in the analysis.

5. Notes and loan receivable

- Whenever the Presbytery loan funds to other churches, a promissory note signed by both parties are recommended. The promissory note should be stored properly, whether physical or digital copy. It should outline the date of the promissory note, principal amount, the interest rate, repayment schedule, and the maturity date.
- In regards to the collectability of the note, perform a review of the outstanding loan balance to ensure that regular payments are received. If collectability is an issue, explore options such as reaching a settlement agreement or restructuring the loan terms. This can be beneficial for both parties.

Presbytery of Riverside

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Presbytery of Riverside

Response to 2023 Audit

Prepared by Scott Krivis and Company

While the Presbytery of Riverside accepts the results of the Audit, we felt it was appropriate to respond to certain issues that arose during the preparation and completion of the 2023 Audit.

The process of this audit was extremely difficult and complex. The audit process took an unreasonably slow fifteen months. Our office staff, Treasurer, and contracted accounting firm worked very hard in both 2024 and 2025 to provide the large amounts of data, information, and policies the auditors needed to perform the audit.

We do feel that it is important to highlight several errors that were found in the final copy of the audit, all of which pertain to the Notes Receivable Section pages 9 and 10:

- Regarding the loan to Echoes of Love Ministry, Inc., the loan should have been due over ten years, not twenty-two years. This would have resulted in repayment by September of 2022. This did not happen and a subsequent extension to August 10, 2024 and increased payment amount was approved by the Presbytery on April 20, 2022.
- Regarding the loan to Cornerstone Praise Center, the loan payment amount was to be amortized over 30 years, but with full payment of the loan due in 5 years, which will be August 30, 2027.

We thank Scott Krivis and Company for their completion of the audit and will seek to perform another, more complete audit of the 2025 financial year from a different audit firm.

Sincerely,

Paul R. Lambert, III

Treasurer

The Presbytery of Riverside

APPENDIX 4

**PRESBYTERY OF RIVERSIDE
2026 Budget**

APPENDIX 5

	2026 Annual Budget	2025 Annual Budget
Revenue		
40000 Income		
40001 General Mission Apportionment	51,940.00	49,799.00
40002 Per Capita Apportionment	47,000.00	60,000.00
40101 EP/SC Salary Support Income - O		
Total 40000 Income	98,940.00	109,799.00
40010 Interest Income		
40011 Interest - Colton Note	6,660.00	7,090.00
40013 Interest - Heroes Church	50,400.00	50,346.00
40013a Interest - Yucaipa	55,200.00	55,617.00
40015 Investment Interest		
40015a Investment Interest - O	2,900.00	2,500.00
40015b Investment Interest - R	1,900.00	1,859.00
40015c Investment Interest - S	1.00	0.50
Total 40015 Investment Interest	4,801.00	4,359.50
Total 40010 Interest Income	117,061.00	117,412.50
40016 Investment Dividends		
40016a Dividends - O	17,000.00	12,000.00
40016b Dividends - R	9,200.00	8,000.00
Total 40016 Investment Dividends	26,200.00	20,000.00
40017 Endowment Income		
40017a Endowment Income - O	3,000.00	3,618.00
40017b Endowment Income - R	13,000.00	13,206.00
Total 40017 Endowment Income	16,000.00	16,824.00
41000 Contributions		
41010 Contributions - O	300.00	43.00
41020 Contributions - R		800.00
41050 Bequests		150.00
Total 41000 Contributions	300.00	993.00
41060 Peacemaking - R		
Total Revenue	258,501.00	265,028.50
Gross Profit	258,501.00	265,028.50
Expenditures		
50000 General Expenses		
50120 Per Capita to GA and Synod	20,000.00	27,260.00
Administrative Office Expenses		
50004 Insurance	13,000.00	11,000.00
50005 Office Expenses	2,000.00	2,000.00
50006 Office Rent		1,200.00
50007 Postage	500.00	500.00
50008 Utilities	500.00	1,200.00
50010 Computer Hardware/Software/Tech	2,000.00	3,000.00
50011 Equipment Maintenance / Repair	1,000.00	2,500.00
50012 Bank Fees	250.00	250.00
50014 Accounting Expense	26,400.00	15,000.00
50015 Legal Fees & Professional Fees		
Total Administrative Office Expenses	45,650.00	36,650.00
Total 50000 General Expenses	65,650.00	63,910.00
50060 Payroll Expenses		
50061 Payroll Tax Expense	3,500.00	4,200.00

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50062 Workers Comp Insurance	1,400.00	1,400.00
50063 Payroll Service Expense	1,000.00	1,000.00
Additional Personnel Wages		
50071 Treasurer		
50071a Medical Expense		
Total 50071 Treasurer		
50076 Transitional Associate		12,000.00
Total Additional Personnel Wages	-	12,000.00
Exec Presbytery/Stated Clerk		
50091 Salary		
50091a Exec Presbytery	61,425.00	58,500.00
50091b Stated Clerk	13,104.00	12,480.00
Total 50091 Salary	74,529.00	70,980.00
50092 Housing Allowance		
50092a Exec Presbytery	61,425.00	58,500.00
50092b Stated Clerk	13,104.00	12,480.00
Total 50092 Housing Allowance	74,529.00	70,980.00
50093 Pension - Medical		
50093a Exec Presbytery	12,285.00	11,700.00
50093b Stated Clerk	11,269.44	10,732.80
Total 50093 Pension-Medical	23,554.44	22,432.80
Total Exec Presbytery/Stated Clerk	172,612.44	164,392.80
Office Manager		
50081 Salary	33,306.00	31,720.00
50082 Medical Expense	200.00	200.00
Total Office Manager	33,506.00	31,920.00
Total 50060 Payroll Expenses	212,018.44	214,912.80
50100 Personnel Expenses		
50101 Exec Presbytery/Stated Clerk Professional Exp		
50101a Exec Presbytery	14,175.00	15,000.00
50101b Stated Clerk	4,882.50	4,650.00
Total 50101 Exec Presbytery/Stated Clerk Professional Exp	19,057.50	19,650.00
50105 Mileage Reimbursement	1,050.00	2,000.00
Total 50100 Personnel Expenses	20,107.50	21,650.00
50200 Presbytery Missions - Committees, Commissions, Teams		
50201 Property / Finance		
50203 Financial Network Meeting		
50204 SBHNS Expense		
50206 SBHNS - Monthly Distribution	24,000.00	24,000.00
50208 Emergency Church Expense	1,000.00	2,500.00
Total 50201 Property / Finance	25,000.00	26,500.00
50210 COM		
50211 Ministry Support		
50212 COM Expense	300.00	600.00
50216 Background Checks	400.00	400.00
50220 Directed Salary Sharing		
Total 50210 COM	700.00	1,000.00
50230 Comm on Prep for Ministry		
50231 Dept. of Justice Screening	250.00	250.00
50232 Psychological Assessments	1,000.00	1,000.00
50233 Supplies / Update Members Book		500.00
Total 50230 Comm on Prep for Ministry	1,250.00	1,750.00
50240 Partners in Ministry Expenses		
50241 Advocacy	2,500.00	2,500.00
50243 Evangelism Grants		

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50245 Small Church Grants		
50246 Scholarship - Conf/Trips	2,000.00	2,500.00
50247 Clergy Retreat	2,500.00	2,500.00
50248 Congregational Resources	1,000.00	1,500.00
50249 Leadership Training	1,000.00	1,000.00
50251 Big Bear Camper Scholarship	4,000.00	4,000.00
50253 Youth Triennium Expense		-
50254 Youth Ministry - Other	500.00	500.00
Total 50240 Partners in Ministry Expenses	13,500.00	14,500.00
50260 Presbytery Commission		
50002 Moderator Expenses	2,500.00	2,500.00
50003 Presbytery Meetings		
50261 Gracious Dismissal Expenses		
50263 Commission Retreat		
Total 50260 Presbytery Commission	2,500.00	2,500.00
50270 Committee on Representation		
50271 Conference & Training		
Total 50270 Committee on Representation	-	-
50280 NWC/AC		
50281 NWC/AC Expense		
Total 50280 NWC/AC	-	-
Total 50200 Presbytery Missions - Committees, Commissions, Teams	42,950.00	46,250.00
Total Expenditures	340,725.94	346,722.80
Net Operating Revenue	(82,224.94)	(81,694.30)
Other Revenue		
59240 Partners in Ministry Flow Through Revenue		
59241 Contributions - R		
Total 59240 Partners in Ministry Flow Through Revenue	-	-
59500 Miscellaneous Revenue		
Total Other Revenue	-	-
Other Expenditures		
60240 Partners in Ministry Flow Through Expenses		
50256 Fourth Grade Program		
50257 Immigrant Emergency Fund		
Total 60240 Partners in Ministry Flow Through Expenses	-	-
Total Other Expenditures	-	-
Net Other Revenue	-	-
Net Revenue	(82,224.94)	(81,694.30)